

Home carers: where to go for help

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CHOICE

Australian Consumers' Association

June 1998

**The dirt on
spuds:
it might surprise
you**

**Get wise
to financial
ads**

MORE TESTS: Woks • Baby carriers

New CHOICE web site



Liz Munn

Delivering you the information you want, when you want it — that's our aim at CHOICE, and as part of our service, we're moving onto the Internet in a more extensive way.

Electronic interactions such as e-commerce, electronic banking and information at your fingertips are all becoming a reality. As the consumer world moves faster, so does your need for information.

This month we're launching the first stage of our new CHOICE Online service, for those of you who have access to the Internet. You'll find it at www.choice.com.au — and we hope it's a useful adjunct to your CHOICE subscription.

On the new site you can find out about your consumer rights; search our database of recalls and bans; find out what our policy and campaigning department is up to (and how you can help); tell us about the problems you're having with goods and services; get access to our CHOICE Consumer Information department by email; and link directly to government departments like consumer affairs and fair trading, to name just some of the places our site can take you.

We think one of the most exciting parts of our new site is the forum area — do you have something to tell other consumers, or a question you think someone else may have the answer to? Send a message to our consumer forums, talk to other people looking for the same goods and services and learn from their experiences.

This new site is just the beginning of what we've got planned. Eventually we hope to provide the brand information CHOICE is famous for direct to CHOICE Online subscribers, and the electronic environment means you'll be able to sift and sort our product information to decide exactly which of our tested products will suit you best. This service isn't here yet — we'll keep you posted — but we think our new site is an exciting beginning in bringing the information and consumer services you need even closer to your home that CHOICE does.

Liz Munn, Editor/Webmaster
CHOICE Online
www.choice.com.au

Your letters

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

Write to us at CHOICE, 57 Carrington Road, Marrickville 2204.

Phone us on (02) 9577 3399.

Fax us on (02) 9577 3355.

email us at ausconsumer@choice.com.au

World Wide Web address: www.choice.com.au

We're sorry CHOICE can't provide a freecall service; it's too expensive to redirect our income from testing products and services, and representing consumers.

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You've been telling us for years, and now our survey confirms it — the quality of fresh potatoes leaves a lot to be desired. But, before you reach for that packet of frozen potatoes instead, check their nutritional value.



Cover photo: Rhonda Thwaiter

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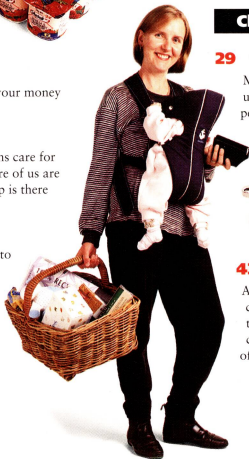
One and a half million Australians care for someone at home, and many more of us are likely to. What's it like, what help is there and how do you find it?

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Most woks on the market these days can be used on gas and electric stoves. But some perform better on gas, others better on electric hotplates.



43 Baby carriers

A baby pouch or sling can provide a convenient and low-cost form of baby transport. But if you don't choose your baby carrier carefully, you won't get much use out of it.



Coming in the next three issues:

Tests: Vacuum cleaners, printers, plastic storage containers, sanders, salad dressings and mayonnaise, clothes dryers, window cleaners, washing machines, mould removers, batteries, lipsticks.

◀ Longwearing lipsticks — do they live up to their claims?

Reports: How to dispose safely of household chemicals, infomercials, laser eye surgery, anti-aging treatments, product safety, health insurance, cheap STD phone calls, security screen doors.

We try to bring you tests and reports in the planned month, but sometimes have to move an article because of problems that occur during testing and research, or for lack of space in a particular issue. We apologise if this causes any inconvenience.

Putting some weight behind the slimming code

WHEN SPRING ARRIVES IN A FEW MONTHS, MANY OF US WILL BE WEIGHING up slimming treatments. To make the decision easier, CHOICE suggests people look for a product or service from an organisation that has signed the Weight Management Industry Code of Practice.

No weight loss treatment can promise long-term weight loss. However, organisations that sign the code abide by strict guidelines for advertising, sales techniques, contractual agreements, guarantees and other good business practices.

The code, which was established in 1994 and relaunched in June last year, is voluntary and has only two members — Jenny Craig and Fortuity (which trades as Gutbusters and Weight Watchers). There are several other organisations that could be members, and membership increase is vital to provide a better deal for consumers and improve the image of the slimming industry.

Look for this symbol. It means that a weight loss program abides by the Weight Management Industry Code of Practice.



recommend that national legislation establish a mandatory code of practice for all weight loss programs and products. In the meantime, we suggest consumers who buy a weight loss treatment ask whether the manufacturer or service provider is a signatory to the industry code of practice.

If you'd like to find out about the Weight Management Industry Code of Practice or make a complaint about a slimming advertisement or treatment, contact: Weight Management Code Administration Council of Australia, PO Box 21, Hawthorn, 3122; phone (03) 9251 4333, fax (03) 9818 3686.

The full code is available on the Internet at: <http://www.monash.edu.au/anf/programs/WMICP/index.htm>

Mobile handset prices

WHEN HARRY CRITICOS SIGNED ON WITH A MOBILE PHONE SERVICE provider, he committed himself to a 15-month contract with a minimum charge of \$55 per month, and got the handset at a substantially discounted price.

But when he asked to sign on to a follow-on long-term contract — while hoping to keep his old number and buy a new handset — he was surprised to learn he would have to pay nearly full price for the phone.

This didn't seem like a fair deal. "I'm selling my loyalty," Harry said, "and I want to sign up for 18 months to take advantage of a deal that's available to new customers, but they couldn't do that."

He argued with the provider and the price of the handset dropped from \$800 to \$600. This still wasn't good enough for him, because if he were a new customer the provider would sell him the phone for \$110.

In the end, Harry decided to switch providers even though he couldn't find any offering the same discount that's given to new customers — but he felt his provider didn't deserve his loyalty. "If I'm not signing up to a new contract, fine," Harry said, "charge me the full price for the phone. But I was ready to jump onto an 18-month contract!"

Harry's old provider told us it has recently introduced a program targeted at keeping customers and includes increased discounts on

Corrections

Product certification marks

CHOICE April 1998

On page 39, in the photo of the Hitachi television's certification marks, we incorrectly circled the supplier's code number (N155) rather than the electrical safety approval number (N15320), which appears in the bottom right corner of the picture. The picture of the answering machine on page 40 also showed the wrong number — N435 refers to the supplier's code number.

The supplier's code number is issued by the Australian Communications Authority, and identifies the manufacturer or importer of electrical and telecommunications products.

Laundry detergents

CHOICE, April 1998

In the table on page 19, we said that DUO doesn't contain enzymes. This was the information Cussons, the manufacturer, gave us in our research. However, it does in fact contain enzymes — and you'll find them included in the ingredients list on the bottom of the box.



handsets for customers renewing their contracts.

Even though it looks like the emphasis may be shifting from signing up new customers to keeping existing ones, you shouldn't necessarily count on the same discount the second time around.

Making 'green slips' easier

IN MOST STATES, DRIVERS HAVE ONLY ONE OPTION FOR COMPULSORY THIRD-PARTY insurance, but NSW has 13 companies offering 'green slips'. As we've found in the past, looking for a reasonably priced green slip can be time-consuming.

We've also been concerned that competition may not be offering the lower prices it should, because of the work required for a consumer to compare costs. When people don't shop around, prices can remain high. However, comparative price information is now more easily available.

The Motor Accidents Authority has released a new *Green Slip Price Guide*. The



GREEN SLIP PRICE GUIDE

The Green Slip prices on this site are a guide. You should always confirm cost by contacting the insurers and obtaining a quote from them. The names and phone numbers of licensed CTP insurers are listed in the 'Preparation for a quote section'. Each insurer has control over Green Slip price adjustments. Green Slip prices are not set by the Government, the FTA, or the MAA.

ROLE OF THE MAA

The Motor Accidents Authority (MAA) is a statutory corporation that monitors and supervises the Compulsory Third Party (CTP) personal injury insurance scheme for motor vehicles registered in NSW.

Your 1997 Guide to Green Slip Prices in NSW is produced by the MAA to help consumers better understand Green Slip insurance and help you make the best choice for your needs. On this site you will find:

- private use Green Slip insurance prices
- tips on how to work with an insurance broker or agent

guide is expected to tell at least 90% of drivers what they might have to pay for their insurance. For example, if you're 30 or over, live in the Wollongong area and drive a car that's less than 10 years old, F&I charges \$351, but the cost through VACC is \$484.

Even if the guide doesn't include your driver profile, it's a good place to start.

You can access it at <http://www.maa.nsw.gov.au> or call the MAA Helpline on 1800 021 031.

Super advice for women online

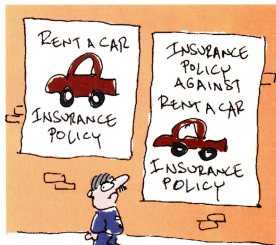
ONE OF CHOICE'S MAIN CONCERNS about Australia's superannuation system is that for people who work part-time or have breaks in their career, the system is inflexible. This particularly affects women, and can result in a lower retirement income.

The Association of Superannuation Funds of Australia (ASFA) recently launched a website for women who want to know more about super. Funded by the Office for the Status of Women, the site aims to help people see how decisions made about super today will affect their retirement.

A feature of the site is a calculator that lets you calculate the value of your super fund on retirement. There are also factsheets answering some common questions women have about super. Topics include tips on keeping track of super, how divorce affects it and whether women get as much out of it as men.

Women in Super can be found at the ASFA home page at <http://www.superannuation.asn.au>. You can also call ASFA on (02) 9261 2468 for a copy of the factsheets.

How much will you have for retirement?



Rent a car, hit a 'roo, lose your shirt

IN OUR DECEMBER 1997 ISSUE, WE LOOKED at the financial risks of renting a car.

Prompted by another story of an unlucky consumer who's now facing a massive bill, we'd like to provide more specific information on the amounts that the big four car rental companies — Avis, Budget, Hertz and Thrifty — can charge for damages resulting from a single-vehicle accident. The differences are enormous.

Jonathan Horton was at the wheel of a Budget rental car, driving through the evening Queensland countryside, when he hit a kangaroo.

The rental agreement stipulated a liability up to \$5000 for, among other things, "damage caused by a collision with an animal, or as a result of manoeuvring to avoid such a collision". Budget sent him a bill for more than \$6500 — it imposed additional costs to cover the revenue it lost while the car was being repaired.

Budget's \$5000 charge is an exceptionally large amount of money compared to some of the other major car rental firms in Australia. For example, Avis charges up to \$2500 for damage resulting from a single-vehicle accident, Hertz between \$2100 and \$4000 (depending on whether you choose to pay an additional daily fee), and Thrifty is in the process of implementing a policy to charge anywhere from about \$1500 to \$3500 — the exact amount will depend on where you rent the car and whether you choose to pay an additional daily fee.

It's something to keep in mind if you're planning to rent a car and drive at times and places that wayward and careless kangaroos abound.

Bulk buying

WHAT WE DID

We visited 30 major supermarkets in Sydney and Melbourne. In each, we looked at the three most popular national brands for six products: baked beans, liquid laundry detergent, teabags, toilet paper, tomato sauce and yoghurt.

We priced up to three sizes of each brand for every product except laundry detergent, where we priced the most common bottle size along with the standard refill.

The prices were averaged and then compared by unit price — for example, the price per 100 g for yoghurt, per 100 mL for tomato sauce and per roll for toilet paper.

We looked at over 1300 prices.

Are you getting better value for your money when you buy bigger?

OUR PRICE SURVEY OF 30 SUPERMARKETS confirmed what many consumers already know: buying in bulk generally saves money.

But while this is true, you often can't easily tell from the prices on the shelf whether it's better to buy bigger. This reinforces our conviction that so-called unit pricing — which is rarely found in Australian supermarkets — should be included on shelf labels (see *Easier comparison*, right).

When smaller is better

While our survey showed you usually get more for your money with bigger sizes of the same brand, we did find exceptions.

For laundry detergents, the goal was slightly different, in that we wanted to see if refills were better value for money. And, indeed, each brand of liquid laundry detergent we surveyed had refills that were slightly less expensive (per 100 mL) than the larger



Yoplait
1kg \$3.07

Yoplait — 6 pack
1.2kg \$4.33

plastic bottles. In these cases, smaller turned out to be marginally better.

In terms of price per gram, the brands of yoghurt we surveyed were all better value in 1 kg containers compared with the 1.2 kg six-packs of individual servings. But for many people the convenience of having six separate servings would outweigh the slightly higher cost.

When faced with the choice, it would be useful to know exactly how much more (per 100 g or 100 mL) you needed to spend for the sake of separate servings. With that price displayed on shelf labels, you'd know the answer immediately.

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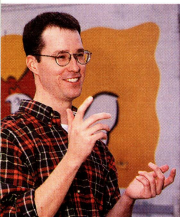
Easier comparison

Showing the cost per 100 grams or millilitres — which is called unit pricing — allows different-sized products to be compared in a way that's otherwise difficult and time-consuming to do without a calculator.

For instance, would you know at a glance which is better value for money: the 680 g tin of HEINZ baked beans in the photo below at \$1.41, or the 425 g tin of SPC baked beans at 90 cents?

If shelf labels included unit pricing, you'd know straightaway they both cost 21 cents per 100 g. So, in terms of price, you'd be just as well-off buying the smaller tin as you would the larger size. □

PINING FOR UNIT PRICING



Dan moved from the US to Sydney last year. He was never much of a bargain hunter when it came to grocery shopping, but he still noticed the lack of unit pricing in Australian supermarkets.

"I don't really have the patience to carry around a calculator when I do my grocery shopping — so without unit pricing I can only assume I'm getting more for my money when I buy in bulk," he said.

But Dan is aware of the error in his guesswork. "It may be that I'm not always getting a better deal. It'd be nice to know whether it's actually worth the trouble of weighing down my bags with bigger packages."

This is all to do with smart, practical shopping that's a reality elsewhere but, for the most part, not in Australia.

One of the major supermarket chains recently repeated to us what they've said in the past — unit pricing doesn't appear on shelf labels because no one asks for it. We suspect that's simply because most people haven't come across it — once they have, they usually think it's a great shopping aid.

Can you tell which is better value? See *Easier comparison*, above.



Heinz Baked Beans
680g \$1.41

SPC Baked Beans
425g \$0.90



YOUR LETTERS

Nasty surprise on STD rates

When I received my Telstra bill for September to November, 1997, I got a rather nasty surprise. It showed a 100% increase in STD call charges compared to past bills. Being a learned consumer I sought the reason from the itemised account details. To my horror I discovered the times of day attracting differing STD rates had changed as of mid-September and some 12 'chat' calls had been made at day rate instead of the intended economy rate. The grand total of these 12 calls — \$65.

A brochure included with the bill indirectly advised of the changes, somewhat belatedly, under the heading "lower STD rates get you talking". As the total STD charges for my past bills averaged \$75 or so I felt it unreasonable on Telstra's part not to have made some concerted effort sooner to advise of the changes.

When I complained, Telstra said there were media releases in papers and on television to announce the changes and that

under protest they would credit one month's rental (\$14.15) to my account. I enquired of friends, relatives and work colleagues and none was aware of the changes which Telstra was supposed to have publicised.

I would like to make several points:

1. Most of us try to save as much as we can on our phone bills.

2. If we are aware of cheaper rates we would use them.

3. Telstra made a poor effort to notify customers of the STD time changes before they took effect. Even the banks let us know by direct mail, ahead of time, when fees are changing.

Finally, if several million Telstra customers have been unknowingly overspending to the same extent that I have, then Telstra shareholders should expect a handsome dividend. What a coincidence.

R. L. Bardsley
Helensvale, Qld

Telstra claims that they did more than they were legally required to in advertising the



changes. However, CHOICE has taken this matter up with the Australian

Communications Industry Forum — the body which has been established by the telecommunications industry to manage self-regulation. We want to see enforceable industry codes that tighten up the way telephone companies inform customers of changes to telephone charges.

Food label warnings

I would like to bring to your attention a new warning that Arnott's is placing on its biscuit products. The warning states that this product "may contain traces of nut, egg, dairy or seed".

My concern is that it makes shopping very difficult to place such a general warning rather than a specific one on individual products.

I believe it is difficult enough to monitor our allergic child's diet without worrying about products that should not be contaminated if manufacturers took more care.

Dianne Spiers
Seaforth, NSW

Many people have adverse reactions to food — ranging from relatively mild to life-threatening. For these people,

it is crucial that there be clear labelling of ingredients or additives that can cause reactions.

Unfortunately, current labelling regulations don't require a declaration of specific ingredients that may cause adverse reactions, except for peanuts and royal jelly. This letter shows that at least one major food company has chosen to list other potential allergens on their labels as a precautionary measure.

Arnott's informs us it is addressing customer concerns about its unhelpfully broad allergen statement, and says possible solutions may be to isolate nuts to one site or use designated processing lines for different foods. It hopes it will then be able to modify its allergen statement to "reflect specific product circumstances".

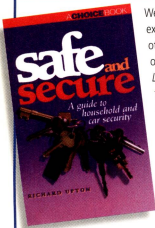
In the future our food regulator, the Australia New Zealand Food Authority (ANZFA), is likely to require compulsory declaration of major allergens — including peanuts and other nuts, sesame seeds, milk, egg, seafoods, soya and wheat.

ANZFA should also develop guidelines for good manufacturing practices to help food companies eliminate cross-transfer of ingredients and the need for unhelpfully broad allergen statements. □

LETTER OF THE MONTH

We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, Your Letters awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Dianne Spiers of Seaforth, NSW, receives *Safe and Secure*, which explains how to make your home, your car and yourself safer, with practical tips on improving your security cheaply and effectively.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.



TEST REPORT

Subscribers have been telling us for years, and now our survey confirms it — the quality of fresh potatoes leaves a lot to be desired. But before you reach for that packet of frozen potatoes instead, check their nutritional value.



Our potato expert on the job.

The dirt on spuds

IN BRIEF

- We conducted a 'snapshot' survey of the quality of 120 bags of potatoes in Melbourne and Sydney. The results were disappointing, with lots of green, cut or bruised potatoes. See right.
- We give you a guide to the different types of spuds — how to spot them and what's good for what (page 11).
- We help you choose from the vast array of frozen potato-based products on the market (pages 12 and 13), as well as giving you some cooking tips for lower-fat chips (page 12).

HOW OFTEN DO YOU FIND YOUR temper rising as you wade through a bag of potatoes looking for ones that aren't green, cut or bruised? Quite frequently, judging by the results of our quality survey of fresh potatoes.

We asked an expert to judge the quality of 120, 4 kg or 5 kg bags of brushed potatoes — 60 each from Melbourne and Sydney. We bought 15 bags from each of Coles, Franklins (Big Fresh and Fresh) and Woolworths (Safeway in Melbourne), and 15 from independent greengrocers in each city.

Our expert looked for greening, mechanical damage and skin blemishes, as well as boiling quality (disintegration). See *Quality problems* on page 10 for the significance of these defects.

What's the damage?

On average, 20% of potatoes per bag showed signs of greening and 25% had severe mechanical damage. Although a few bags were badly infected by diseases such as powdery scab, on average there was a low number of potatoes per bag with serious skin blemishes.

An average of 40% of potatoes per bag showed signs of after-cooking disintegration (although usually only slight).

The photo on page 9 shows what you're likely to get in a 5 kg bag of potatoes.

The number of bags in our survey containing potatoes with serious defects shows why you can't often choose a bag of spuds with them all intact:

- 118 bags had potatoes with severe mechanical damage.
- 52 bags had potatoes with severe greening.
- 52 bags had potatoes with severe skin blemishes.

There were a number of other problems as well: almost 50% of bags were underweight, with more than half of these by 50 g or more. CHOICE thinks this is unacceptable. Many bags contained potatoes that had sprouted, and many potatoes had thick clumps of soil on them that were difficult to wash off. A few bags contained mostly soft potatoes.

Are some retailers worse than others?

We did some number crunching to see if there was any statistically significant difference in the quality of the potatoes from the different retailers or the different cities.

- Franklins and greengrocer bags contained significantly more green potatoes than Coles samples, but Coles and Woolworths/Safeway potatoes showed

significantly more after-cooking disintegration than did Franklins and greengrocer potatoes.

■ There were some differences for the same retailer between cities: both Coles and Franklins samples from Melbourne had significantly more potatoes with severe skin blemishes than their counterparts in Sydney.

■ Melbourne bags had significantly more potatoes with some degree of mechanical damage than Sydney samples.

So although there were differences, no retailer stood out as a better place to buy bagged potatoes — poor-quality spuds came from all of them. And while you probably wouldn't move from Melbourne to Sydney just to get better potatoes, you might want to start checking the bags you buy and letting the retailer know when you find problems.

What does grading mean?

All the bags of potatoes we bought were graded as 'Class One' or 'Number 1 grade' or something similar. It's not very useful information considering the poor overall quality of the potatoes we surveyed.

Grading regulations are no longer enforced in Australia — they're left to market forces and retailer demands. However, there's obviously still a long way to go, regulations or not, when the consumer can still end up with a bag containing green and damaged 'Class One' potatoes.

Labelling

By law, certain information (the name and address of the packer and the net weight) should be included on a bag of potatoes. However, we found some bags that didn't meet these minimum requirements. Greengrocers were the culprits, with some not having a contact name and address. All other retailers met the requirements.

Labelling from Franklins and Coles was impressive, detailing the variety of potato, as well as what it's good for (such as for boiling or salads), nutritional information and storage instructions. We'd like to see this level of detail on all packaged potatoes. We'd also like to see use-by dates included (Woolworths/Safeway bags had use-by dates).

EACH 5kg BAGGED POTATO CONTAINS:

Energy	Total Fat	Sodium	Carbohydrate	Fibre	Protein	Iron	Calcium	Phosphorus	Other
1000	10g	100mg	100g	10g	10g	10mg	100mg	100mg	100mg

PRODUCED BY FRESH FARM PTY. LTD. © CAPTAIN & LORRINE NEW 2014

This is an example from Franklins of quite good labelling. However, it should also include a use-by date.



How to store your spuds

■ Remove potatoes from plastic bags to prevent sweating, which can cause rotting, particularly in damaged potatoes. Store them loose in a vegetable tray, cardboard box or paper bag.

■ Store out of direct sunlight in a relatively dark, cool and dry place.

■ Don't buy more than you'll use in a week or so unless you have the ideal storage conditions mentioned above. Wrongly stored spuds can rot, sprout or go green, which means a lot of waste. If you keep them in the fridge they'll become sweeter, as the cold causes some of the starch to turn to sugar. This may also cause darkening on cooking.

Do pink plastic bags hide green potatoes?

Suspicious subscribers have asked us over the years whether the pink plastic storage bags potatoes sometimes come in prevent greening or just hide the green colour. The answer is a bit of both.

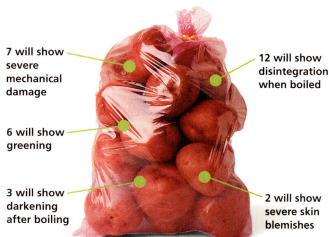
The pink colour cuts out about half the light rays responsible for greening, so it does retard the process. Coincidentally, it's difficult to see any green colour through the pink plastic.

It's mostly washed potatoes (which are more prone to greening) that you'll see in pink plastic bags.

Research has shown that green or green-yellow plastic bags are the best to prevent greening, but retailers don't generally use green plastic. However, some of the Coles samples were packed in green/yellow, opaque plastic bags with a viewing panel at the back. This packaging is claimed to restrict light passing through it, helping to protect the product.

Retailers should store the majority of potato stock underneath the display area, away from fluorescent light, only moving them up into the light when the current display is low.

From our survey, in the average 5 kg bag of brushed potatoes containing 29 tubers:



Who can you complain to?

The results of our survey show that you're bound to find a few green or damaged potatoes in a bag. However, if you're really dissatisfied with the quality of the potatoes you purchase, return them immediately and ask for your money back. It's in the retailer's interest to keep you as a customer. Don't delay a few days because then you can't prove that they were, for example, green on purchase — and remember to keep your docket.

Quality Problems

Are green potatoes poisonous?

Potatoes go green when exposed to light — both natural and artificial. The green substance is chlorophyll. This isn't harmful, but other potentially poisonous substances called glycoalkaloids (the main one is solanine) are also associated with green potatoes. Like chlorophyll, their levels in potatoes increase with exposure to light.

In small quantities these alkaloids are not harmful, but in large amounts they may cause nausea, diarrhoea, vomiting and stomach cramps, and headaches and dizziness.

Cooking doesn't destroy glycoalkaloids, but peeling off the green layer of potato generously will remove most of them (they concentrate in and just under the skin). So make sure you inspect potatoes for greening before cooking and either peel away affected areas or don't use them at all. The sprouts of sprouted potatoes concentrate these alkaloids and should never be eaten.

While some greening can occur in the paddock (if potatoes aren't planted deeply enough, for example), and some varieties are inherently more prone to greening than others (for example, Kennebec green more easily than Pontiac), the main problem is exposure to light along the handling chain and at the retail level.

After-cooking darkening

Some potatoes can turn an unattractive grey-black colour after cooking. Although the flavour and

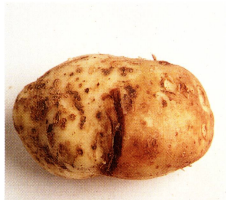


Painted potatoes

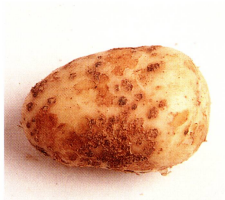
There is a belief that consumers prefer potatoes grown in red soil — we're not sure why. So sometimes potatoes grown in other soils are put through the washer, sprinkled with red soil and passed along the grading line so that the red soil sticks to the potatoes.

Not only is this deceptive, but it may shorten the life of the potatoes because they're handled more and are therefore more likely to be damaged.

nutritional value aren't affected, it can be off-putting. Potatoes which are immature at harvest are more prone to after-cooking darkening. It's caused by the reaction of chlorogenic acid (present naturally in the potato — some varieties have more than others) with iron and the air. The iron may come from the soil, from the cooking utensils or from the cooking



Mechanical damage (cuts and bruises) allows bacteria and fungi to attack the flesh of potatoes and cause rot. Careless harvesting and rough handling during transport and retail display can also damage them. Throw out potatoes that are really rotten and cut out the damaged areas from those that aren't too badly affected.



Skin blemishes include soil-borne diseases such as powdery scab, silver scurf and black scurf (fungal diseases), common scab (bacterial), storage rot, insect and animal damage and abraded and cracked skin. While disease is more a problem for the farmer (decreased yield) than the consumer, you obviously wouldn't want to eat diseased or blemished skin so the potato's use is limited, and there's also wastage because of the level of peeling necessary.



Sometimes parts of the same potato become overcooked and disintegrate before other parts of the same potato become acceptably soft (a condition known as sloughing). Although some varieties are inherently more prone to sloughing than others, this problem can be partially caused by long storage times or high storage temperatures.

Do you know your spuds?

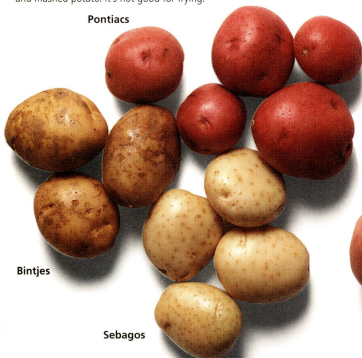
Here's a guide to some potato varieties. What's available and when will vary from state to state and from season to season.

Sebago is one of the most common brushed varieties on the market. It has white skin and flesh and is excellent for boiling, good for baking and roasting, and fair for frying.

Coliban is a commonly available variety of washed potato. It's round with white flesh. Its attractive sheen and white skin colour are what make it particularly appealing as a washed potato. It's only fair for boiling, baking, roasting, microwaving and as potato salad, and it's not recommended for frying.

Pontiac is one of the main red-skinned varieties sold in Australia. It's round with white flesh. It's excellent for boiling, baking or microwaving and mashed potato. It's not good for frying.

Pontiacs



Bintjes

Sebagos

Desiree is the other main red-skinned variety, with red/pink to purple skin and yellow flesh. It's only fair for boiling and baking, but its creamy, waxy texture makes it good for potato salads and stews.

Bison is less commonly available. It has a 'beetroot' red skin colour, even size and oval shape. However, it's not as good for boiling or baking as the Pontiac.

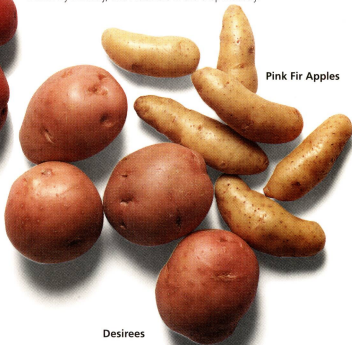
Pink Fir Apple is a novelty type suitable for boiling, microwaving and baking, and has a trace of apple-type flavour.

Purple congo is another of the novelty types on the market. It's cigar shaped with purple skin and flesh. It's good for boiling and frying, and fair for baking, roasting and potato salads.

Bintje is yet another novelty variety. It has a cream-coloured skin and yellow flesh, and is excellent for potato salads.

Russet Burbank and **Kennebec** are the main variety used in the french fry industry, and **Atlantic** in the crisp industry.

Pink Fir Apples

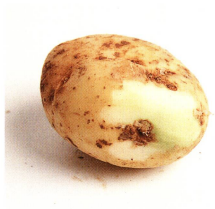


Desirees

water. Our survey didn't find after-cooking darkening to be a problem generally. If your potatoes tend to blacken, try adding a teaspoon of lemon juice or vinegar to the cooking water.

Do washed potatoes have something to hide?

Although washed potatoes may look more appealing and are less messy to prepare at home, they don't last nearly as long, are more prone to greening and don't always cook as well as brushed and unwashed potatoes. This is because they're often harvested when still immature.



Potatoes go green when exposed to both natural and artificial light. Potentially poisonous substances are associated with greening: glycoalkaloids; and in large amounts they may cause nausea, diarrhoea, vomiting and stomach cramps, and headaches and dizziness. Cooking won't destroy glycoalkaloids, but peeling off the green layer will remove most of them (they concentrate in and just under the skin).

Chilling out

Sticking your head in the supermarket freezer trying to choose between the ever-expanding array of frozen potato products can be a chilling experience. We take a look and tell you how they shape up nutritionally.

Oven chips, wedges or maybe a hash brown?

Most frozen products differ nutritionally from the 'real thing' in the amount of fat (and sometimes salt) they contain. Our table lists products in order of fat content — from lowest to highest. As a general rule, the less fat the better. If you try to limit your fat

You might prefer the convenience of frozen potato products, but be aware of the fat and salt content in some of them if you eat them regularly.



intake, particularly saturated fat, and eat lots of fibre you're heading in the right direction.

If you're going to choose a frozen potato product, oven fries are the best option followed by wedges. Other products with less than 10% fat are also reasonable choices. Products with more than 10% fat aren't good choices to eat regularly.

You need to consider the type of fat in the product as well as the amount. Mono-unsaturated (such as canola) and polyunsaturated (such as blended, sunflower or soya oil) fats are better than saturated fats (like tallow, beef fat or palm oil), which can raise cholesterol levels and contribute to heart disease. The table shows which fats the different products contain. Look for the type of fat in the ingredients list before buying.

Most sodium levels in these products are acceptable. The oven fries have no added salt, so the final salt content depends on how much you add. However, you may wish to avoid McCain Salt & Vinegar Tater Fingers, McCain Crunchy Potato Fries and Birds Eye Cheese & Onion Potato Gems if you need to restrict your salt intake.

How about the kids?

There's no harm in kids having something like potato gems or hash browns as an occasional treat. However, for a staple we suggest plain potatoes (or rice or pasta).

But if the choice is something frozen or nothing at all, then compromise and give them the lowest-fat option — oven fries. □

Cooking chips? Here's some tips

- If you're using frozen products, oven chips are lower in fat than the ones you deep-fry. While home-prepared chips have about the same amount of fat as oven chips, weight for weight, they've got more water in them so you may want to eat more (and hence more fat) to feel full.
- If you're cooking frozen chips at home, choose straight-cut or wedges rather than crinkle-cut or shoestring chips. The latter have a larger surface area in relation to their size and therefore absorb more fat when frying. Cook the chips from the frozen state — don't allow them to thaw first. Frozen chips quickly form a crust, which minimises water loss and fat absorption.
- Thicker chips (at least 1.2 cm) absorb less fat than skinny ones.
- Always make sure the oil is hot enough, otherwise the chips take longer to cook and absorb more oil.
- Don't use the same oil for frying more than three or four times. Apart from the fact that it starts to go rancid, it can't be heated to as high a temperature without burning, so the chips absorb more fat.
- Choose an oil that has good nutritional properties (high in mono- or polyunsaturated fat and low in saturated fat which can raise cholesterol

levels and contribute to heart disease), as well as good frying properties (reaches a high temperature before smoking and doesn't go off easily). Canola and Sunola (a brand of oil made from sunflowers which have been bred to have a high level of mono- in place of some polyunsaturated fat) have the edge over most other oils because, as well as having good nutritional properties, they last longer and are not strongly flavoured.

What to look for in take-away chips

- Go for thick chips rather than thin ones.
- Ask what fat they're fried in — the most commonly used commercial deep-frying fats are animal fat (tallow) and palm-based fats, which are very high in saturated fat and not recommended. Go for shops that use a mono- or polyunsaturated vegetable oil.
- Don't be fooled by claims of an oil used for frying chips being 'cholesterol-free'. The term 'cholesterol-free' only tells you that an oil is from a plant rather than an animal, and some plant oils, such as palm oil, contain large amounts of saturated fat. And it's saturated fat in your diet, not cholesterol in food, that's the main influence on your blood cholesterol level.

Potato products

		1	2	3	4
Brand/name (from lowest to highest fat content per 100 g serve)	Type of fat	Sodium (mg / 100 g)	Sodium (% of upper RDI)	Fat (%)	
McCAIN Healthy Choice straight cut chips	Canola	68	3	3	
BIRDS EYE Canola chips straight cut	Canola	10	(E)	4	
BIRDS EYE Canola crinkle cut oven bake chips	Canola	10	(E)	4	
BIRDS EYE Canola Steak House oven bake chips	Canola	10	(E)	4	
McCAIN Superfries chunky cut	Animal fat	40	2	4	
McCAIN Superfries crinkle cut	Animal fat	60	3	4	
McCAIN Superfries crinkle cut — cholesterol free	Polyunsaturated vegetable oil	50	2	5	
McCAIN Superfries straight cut — cholesterol free	Polyunsaturated vegetable oil	50	2	5	
FARMLAND Canola chips	Canola	50	2	6	
FARMLAND Chunky potato wedges	Animal fat	358	16	6	
FARMLAND Crinkle cut chips	Polyunsaturated vegetable oil	50	2	6	
FARMLAND Straight cut chips	Polyunsaturated vegetable oil	50	2	6	
McCAIN Original Crunchy Potato Wedges	Polyunsaturated vegetable oil	401	17	6	
McCAIN Superfries shoestring	Animal fat	59	3	6	
BIRDS EYE Flavour Crisp — barbeque chicken	Canola	212	9	7	
BIRDS EYE Flavour Crisp — sour cream & chives	Canola	249	11	7	
FARMLAND French fries	Animal fat	50	2	7	
McCAIN Crunchy Potato Fries	Polyunsaturated vegetable oil	627	27	8	
BIRDS EYE Cheese & Onion Potato Gems	Animal fat and/or vegetable oil	719	31	9	
BIRDS EYE Potato Gems	Animal fat and/or vegetable oil	340	15	9	
FARMLAND Potato Royals	Animal fat and/or vegetable oil	340	15	9	
MAGGI Pommes Noisettes crispy potato puffs	Vegetable oil	388	17	9	
WATTIES Hash Browns (A)	Animal fat	400	17	9	
BIRDS EYE Hash Browns with Onions (B)	Animal fat	181	8	10	
BIRDS EYE Hash Browns (B)	Animal fat	185	8	11	
McCAIN Chunky Hash Browns (C)	Animal fat	263	11	12	
McCAIN Tater Fingers (D)	Animal fat	330	14	12	
McCAIN Salt & Vinegar Tater Fingers (D)	Animal fat	743	32	13	
McCAIN Cheese Tater Fingers (D)	Animal fat	231	10	14	
McCAIN Tiny Tater Cakes	Polyunsaturated vegetable oil	262	11	16	

(A) One hash brown weighs about 60 g.

(B) One hash brown weighs about 63 g.

(C) One hash brown weighs about 54 g.

(D) One finger weighs about 20 g.

(E) Less than 1%.

1 Type of fat

Canola is a mono-unsaturated oil; where the packet said polyunsaturated vegetable oil was used, the type wasn't specified. The animal fat used is usually beef tallow. Some ingredients just list 'tallow', which can be from either beef or mutton.

2 Sodium content

Sodium is the part of salt (sodium chloride) that's linked with high blood pressure in about 20% of the population. High blood pressure is linked with stroke and heart disease, so it's wise to keep your sodium intake down.

3 Sodium as a percentage of RDI

The upper recommended dietary intake (RDI) for sodium is 2300 mg a day for adults and children over seven.

4 Fat

Most of us eat too much fat — experts recommend that we cut down where possible, so choose products from the top of the table rather than the bottom if you're going to eat them regularly.

Boiled, baked, roasted or fried?

The potato is an excellent source of complex carbohydrate and vitamin C, but it's what the unprocessed potato doesn't have — fat — that's the real bonus.

The table below compares the regular boiled potato with a number of options.

Type	Serve size	Energy (kJ/Cal)	Protein (g)	Fat (g)	Carbo-hydrate (g)	Water (g)
Boiled potato	1 med (145 g)	394/94	4	0	19	115
Baked potato	1 med (100 g)	306/73	3	0	14	76
Roasted potato	2 halves (170 g)	760/182	5	5	29	120
Chips, commercial *	1 cup (100 g)	978/234	4	13	25	47
Chips, frozen, oven fried **	1 cup (100 g)	1092/261	5	8	42	35
Chips, home prepared	1 cup (100 g)	755/180	4	8	23	52

* From a fish and chip shop or fast food outlet, for example.

** You're getting a lot more kilojoules in a serve of oven chips than in commercial or home-prepared chips, because there's more starch and less water in oven chips — they're dried out during processing to make them suitable for baking in the oven (otherwise they'd take a long time to cook and go soggy). So you may find you want to eat more commercial or home-made chips than the oven ones, but restrain yourself because you'll be getting a lot more fat too!



Planes, trains and automobiles



If you want to travel to another city, you can often choose between flying, catching a train and driving. We tell you how your decision will influence your greenhouse gases balance.

WHETHER YOU FLY, DRIVE OR TAKE a train between cities depends on various factors — for example, the distance you're travelling, the time you've got available, your budget, the number of people travelling with you and how much luggage you want to take.

Your major considerations when deciding on a means of transport are probably time, convenience and cost, but you might be interested to know the different environmental impacts too. We've calculated the carbon dioxide production of cars, trains and planes for a number of city pairs (see the table on the right for details). The results should be similar for trips of similar length. If the environment concerns you, you may find this information

worth taking into account the next time you're planning a trip.

Energy consumption

All three transport modes are powered by fossil fuel and therefore produce carbon dioxide (CO_2) — the main contributor to global warming.

You could argue that a scheduled train or flight will go whether you're on them or not. So all you would add is your weight — which won't significantly increase the fuel consumption. Each car trip, on the other hand, is an additional trip, producing additional CO_2 and other pollutants.

However, your choice of transport may contribute to the scheduling of trains and flights. For example, if you want to catch an already heavily booked peak flight, the airline may see the need for an additional flight at that time in the future.

For a meaningful comparison with the car in environmental terms, it's the CO_2 efficiency of trains and planes (the amount of CO_2 they produce per passenger and per km) that counts.

The table shows that cars clearly produce the most CO_2 for a single traveller. The amount shown is per car and can be divided by the number of occupants (as the additional weight of extra passengers will only cause a slight increase in fuel consumption).

With trains and planes, the CO_2 value in the table refers to each individual passenger. So when two or more people are travelling, a car's CO_2 efficiency for all the intercity destinations we looked at becomes better than if the same number of people travelled by plane or train.

For single travellers, trains have the best CO_2 efficiency, but the difference compared to flying is relatively small. This is largely because fewer and fewer people are travelling intercity by train, and therefore a low percentage of available seats is occupied. This means the CO_2 production is higher per passenger than it would be on a full train. On the other hand, the number of domestic flight passengers has been increasing, and on average about 75% of available aircraft seats are sold.

Time, convenience and cost

Ultimately you're likely to choose the fastest and most convenient form of transport you can afford.

Car, train and flight comparisons

1

		Time (h:min)*			Cost (\$) **			Carbon dioxide (kg) ***		
City pair	Distance (road / air; km)	Car (A)	Train (B)	Plane (C)	Car (petrol / total) (D)	Train (E)	Plane (F)	Car (G)	Train (H)	Plane (I)
TRIPS OF AROUND 900 to 1000 km										
Brisbane — Sydney	982 / 752	12:15	14:15	2:45	60 / 490	120	185	220	140	150
Melbourne — Sydney	877 / 707	11:00	11:15	2:30	55 / 440	120	190	195	125	140
TRIPS OF AROUND 500 to 600 km										
Perth — Kalgoorlie	598 / 538	7:30	8:30	2:30	40 / 300	85	170	135	85	110
Brisbane — Gladstone	518 / 434	6:30	8:30	2:30	35 / 260	85	190	115	75	85
Adelaide — Broken Hill	515 / 426	6:30	7:30	2:30	30 / 260	75	155	115	70	85
TRIPS OF AROUND 300 km										
Adelaide — Port Augusta	312 / 281	4:00	5:00	2:15	20 / 155	60	140	70	45	55
Melbourne — Albury	306 / 260	3:45	3:45	2:00	20 / 155	60	125	70	45	50
Sydney — Canberra	291 / 237	3:30	5:00	2:00	20 / 145	65	140	65	40	45

1 Car costs

The petrol bill you incur on a car trip is only part of the total cost. If you own a car (and therefore have the option of using it), you also need to take into account costs such as depreciation, possibly interest payments on a loan, insurance premiums, registration fees and maintenance bills. Of course, a trip from, say, Brisbane to Gladstone isn't going to cost you \$300 at the time. But if you add up all your car expenses, and divide the sum by the number of kilometres you travel each year (the Australian average is around 15,000 km), most people will end up with costs per km of between around 30 cents and more than one dollar (see CHOICE, December 1996 for details). We've based our calculations on 50 cents/km.

When making this choice you might want to consider the following:

■ Flying is fastest on all the routes we checked (even taking into account time to get to the airport, check in and so on). On some routes the train is not far behind the car, and may do even better when the car's average speed drops further because you get stuck behind slow traffic or in a traffic jam — delays not taken into account in our calculations.

■ The car is the most expensive option for a single traveller because the petrol bill isn't the only cost you incur. You have to take into account the costs of owning a car in the first place, such as depreciation, insurance premiums, registration fees and maintenance bills. However, as with CO₂, if more than one person is travelling, the cost of a car trip can be divided by the number of occupants. With trains and planes, more travellers mean more tickets.

If you can plan your trip ahead, you may be able to reduce train and plane fares considerably — railway operators and airlines offer discounts on many routes if you book and pay for your ticket in advance.

* Rounded to the nearest 15 minutes.

** Rounded to the nearest \$5.

*** Rounded to the nearest 5 kg.

(A) Based on an average of 80 km/h. This takes into account slower speeds in cities and time for stops (petrol, rest, etc) and car maintenance before and after the trip.

(B) Scheduled travel time plus 45 minutes for transfers to and from the stations.

(C) Scheduled flight time plus 75 minutes for transfers to and from the airports, check-in and baggage collection.

(D) See table note 1, left.

(E) One-way adult full fare ticket price plus \$25 for transfer to and from the stations. If you book at least two weeks in advance, you may be able to get discounts of up to 40% on the full fare on some routes (conditions may apply).

(F) Half the return ticket price if booked and paid for at least one week ahead (other conditions may apply), plus \$25 for transfer to and from the airports. Cheaper fares may be available if you book and pay further in advance (other conditions may apply).

(G) Per car, based on fuel consumption at 9 L/100 km. Divide it by the number of passengers for the per-passenger CO₂ production. One litre of petrol produces about 2.5 kg of CO₂.

(H) Per passenger, based on an average of 0.14 kg CO₂ per km. Source: Apelbaum Consulting Group, Melbourne.

(J) Per passenger, based on an average of 0.2 kg CO₂ per km. The figures probably underestimate CO₂ emissions for short flights because on take-off an aircraft uses a relatively large amount of fuel, and because smaller, less efficient aircraft may be used.

sCARY facts

■ Australians produce the third-highest quantity of CO₂ per capita from transport in the world, behind the US and Canada.

■ In 1995, around 8.5 million Australian passenger vehicles travelled nearly 124 billion km. That's about 160,000 times to the moon and back.

■ We used more than 14 billion litres of fuel to travel this distance. That's enough to fill around 350,000 petrol trucks — which would easily stretch from Sydney to Perth.

■ It's also an average fuel consumption of about 11.5 L/100 km. One litre of burned petrol produces about 2.5 kg of CO₂.

■ Passenger cars account for about half of the CO₂ produced by transport. They also cause about 86% of carbon monoxide and two thirds of nitrous oxide emissions — both of which are substantial contributors to the air pollution in cities and urban areas.

■ The majority of people travel to work or study as a single driver in a car.

■ The estimated cost to society from vehicle emissions is 0.11 cents/km — or more than \$167 million per year.



Saving money on your medicines



Recent changes to the Pharmaceutical Benefits Scheme may mean more expensive medicines for some people, but there are still ways to save money on your prescriptions.

Can you help?

If you're experiencing any problems due to the changes in the PBS, we'd like to hear about them. Write to Medicines, CHOICE, 57 Carrington Rd, Marrickville 2204, fax us on (02) 9577 3377 or email us on medicines@choice.com.au.

AUSTRALIANS PAY LESS FOR PRESCRIPTION medicines than consumers in most other developed countries, but in the last few years our contribution to their cost has increased almost \$150 million to \$500 million a year. And recent changes to the government's Pharmaceutical Benefits Scheme (PBS) could mean a further price hike in your medicine bill.

So what's changed, and how can you save on the cost?

What is the PBS?

The Commonwealth Government subsidises the cost of over 1985 brands of 550 essential medicines through the PBS. Prescription pharmaceuticals covered by this scheme cost the government much more than the price you pay — sometimes hundreds of dollars more. Normally you won't have to pay more

than \$20 towards the cost of each PBS medicine — the government pays the rest.

Concession card holders, including anyone who holds a card issued by Centrelink (an agency contracted nationally to deliver social security services), pay only \$3.20 towards the cost of each PBS medicine. Veterans' Affairs treatment card holders are also entitled to an additional subsidy under the Repatriation PBS.

Changes to the scheme

Changes to the PBS, which came into effect on February 1 this year, include the introduction of 'therapeutic groups'. Under this new scheme the government has set a base price for some medicines used to treat the following:

- High blood-pressure and heart disease.
- High blood-cholesterol.
- Peptic ulcers.
- Reflux.

This base price is usually the cost of the cheapest medicine in each group. If your doctor prescribes one of the more expensive medicines, you have to pay an extra cost in addition to what you would normally pay. This is called a 'therapeutic group premium'.

More than half the medicines in each group are set at the base price, but for some you may have to pay from 70 cents to \$4.30 more per prescription. According to medical experts the government consulted, the medicines in each group have very similar clinical effects, and could be interchangeable for the majority of people.

The government estimates the scheme will save about \$500 million over the next four years, which it says will support the addition of new, state-of-the-art drugs to the PBS list.

If you're taking medication for any of these conditions, check with your doctor to make sure you're on a medicine at the base price. Under some circumstances you may have a case for using a more expensive medicine without paying the difference. Your doctor can apply for an exemption from the extra costs if you are expected to:

- Suffer adverse effects from the cheaper medicines in the group, or if they could adversely interact with other drugs you're taking.
- Find a change in medicine confusing and have difficulty following your treatment directions.

If you think these problems may apply to you, talk to your doctor.

Prescriptions written before December 1, 1997, will be accepted with no premium charged up to June 30 this year. For more information, including a list of all the medicines involved, talk to your doctor, ask your pharmacist or ring the PBS information line on 1800 020 613.

Saving on your prescription

Therapeutic group premiums aren't the only factor to consider when trying to save money on medicines. You can also save anywhere from 22 cents to \$6.08 on a prescription by opting for a cheaper brand, and if you take a lot of prescription drugs in a calendar year you can also save by applying for the PBS Safety Net.

■ Choosing a cheaper brand

Under the PBS the government only subsidises the price you pay for a particular medicine up to the price of the cheapest brand available.

For example, Amoxicil is a well known brand of the antibiotic amoxycillin. By choosing a cheaper brand of the same antibiotic, such as Alphamox, Cilamox or Moxicin you can save 70 cents on your prescription. The savings can also be bigger: for example, you could save \$6.08 by asking for the oral contraceptive Logynon instead of Triquilar.

To avoid paying any extra ask your doctor to prescribe a cheaper brand. They may want you to try it out before giving you repeat prescriptions in case you react to it, but if there's no difference you'll be saving money.

The drugs that can be substituted under this scheme have been approved by the Therapeutic Goods Administration for 'bio-equivalence': they contain the same chemical ingredients, in the same strength and dose and have the same effect as more expensive brands. The only real difference between brands — apart from their packaging, colour and shape — is the combination of substances (called excipients) used to colour, bind, bulk and lubricate them. If you're allergic or react badly to an excipient used in some brands — but not in others — your doctor would mark your prescription 'not for substitution'.

If your prescription isn't marked in this way, you can ask your pharmacist for a cheaper brand.

If you're concerned about using a different brand of medicine to the one you're using now, ask your doctor or pharmacist for more information. You'll also find more about it in CHOICE, January 1995.

■ The Safety Net scheme

If you or your family use a lot of PBS medicines you may be eligible for cheaper or free medicines under the Safety Net scheme.

Under this scheme, after you've spent \$612.60 on PBS medicines for you or your family in a calendar

year you'll only have to pay \$3.20 for each additional one. If you're a concession card holder, you're entitled to free PBS medicines after you've spent \$166.40 on you or your family.

To be eligible for the Safety Net, you need to keep a record of your spending on a Patient Record Form, which you can get from your pharmacist. When your total costs in a calendar year reach the Safety Net amount, ask for a Safety Net Concession Card.

Pharmacists can charge 85 cents for recording your spending on a Patient Record Form, which counts towards your total. If the pharmacy charges any other fees when you fill a prescription, they're not covered.

The extra charges for more expensive brands of the same drug, or more expensive medicines in a therapeutic group also aren't included in your Safety Net total.

While the PBS scheme has generally kept the price of medicines down, CHOICE thinks further government action is needed to help low-income consumers who suffer from chronic illness. For example, instead of making them wait until they reach a Safety Net total, they could be entitled to a concession card while making regular payments throughout the year equivalent to the Safety Net limit. □

A FINANCIAL LIFELINE

Coral has CREST syndrome, which affects several of her body's systems — to manage the condition she needs 17 different prescribed medications, which have cost her more than \$2500 over the past three years. In addition she needs a variety of over-the-counter medicines, which have brought the cost in that time to over \$4000.

Without the PBS subsidies she would have paid much more. For example, one of her medications needs special approval from the government for her doctor to prescribe it. The full price would be about \$80 for a prescription of 28 tablets, but because of the PBS subsidies, Coral only had to pay between \$15 and \$20, which has saved her close to \$9000 on this medicine alone over the past three years.

If this seems a high price for the government to pay for just one medicine, compare it to the alternative: Coral used to have to go into hospital as frequently as every three months for treatment instead, at a cost of nearly \$1000 a visit.

The PBS Safety Net also helps Coral cover costs over the year. In 1997 she reached her Safety Net total in September, which meant she and her husband saved over \$200 on the cost of prescriptions for the rest of the year.

She could save even more by asking to be prescribed cheaper brands of the same medicines — around \$50 a year.

Coral goes to the same pharmacist all the time, as it helps her keep track of what she's spending. However, if you have fewer medicines to manage it could pay to shop around.

PBS subsidies save everyone money, but for people with a chronic illness they can make a big difference.



Caring for someone at home

It's far from plain sailing, being a carer. One and a half million Australians already fulfil this role, and many more of us are likely to. What's it like, what help is there and how do you find it? CHOICE charts the waters.



IN BRIEF

■ Carers save our government \$16 billion per year, yet they get pitifully little financial assistance, and services to help them are inadequate and inconsistent across the country.

■ Carers need practical and financial help. This article lists contact points for getting what help is available, and reviews some of the existing services. *How to use this article, right, will help you find what is most useful to you.*

ROUGHLY ONE OUT OF EVERY FIVE households in Australia includes a carer. Carers are those who voluntarily take on looking after an elderly, frail, disabled or chronically ill person (most often their partner, parent or child), to enable that person to live at home. Carers are mostly, but not always, women and usually fulfil this role for years.

Carers provide a staggering 74% of all care for frail older people and those with disabilities. Their unrecognised work translates into huge cost savings for government — over \$700 per week, for example, for each person cared for who does not

have to go into a nursing home. Yet many carers subsist on a weekly income of \$200 or less.

It's difficult for carers to continue in paid employment (only around 40% manage to, when caring for someone at home — and of those, 15% have to reduce their work hours); government financial allowances are meagre; and restrictive eligibility criteria may rule out even that income source (see *Financial help* on page 20).

Carers can be financially disadvantaged to the point that to buy a newspaper becomes a considered decision.

— Neville Maxwell, caring for his wife and mother-in-law

How to use this article

It's highly probable that each of us will need, or become, a carer at some time in our lives. This article is to steer you in directions which could help you.

If you want to know about services, check out *Government-subsidised services* on page 19. You can also look at *Commercial services* on page 22. If you're specifically interested in services to give you a temporary break from caring, go to *Respite care* on page 23.

If your urgent need is money, go to *Financial help* on page 20. Perhaps you'd like to employ a carer — see *Hiring a carer* on page 22. If you simply want to know where to begin, use our *Contact points* on page 24.

While caring brings its own rewards, it is undoubtedly a *labour* of love. The work is unpaid, unrelenting and can be round-the-clock: feeding, washing, lifting, toileting, giving medication, transporting, co-ordinating medical practitioners, filling out forms — along with all your normal responsibilities. Many carers get little sleep or emotional support, and even fewer breaks — often no more than an hour a week. It's lonely, isolating and emotionally draining.

Most people are suddenly thrust into a caring situation. There's no time to prepare or learn how to navigate the sea of services available. We hope this article will provide practical help for those who are already carers, and a reference for others who may become one.



Out of the hospital, into the home

There is a steadily increasing need for carers. This is partly due to Australia's aging population, and partly due to lack of appropriate services for it. We now have more than two million people aged 65 and over, and this will more than double in the next 30 years. Yet only 9% of people aged 70 and over are living in residential care. Older people overwhelmingly prefer to remain in their homes, and many need help to do this.

At the same time, changes to our healthcare system have slashed the number of hospital beds available and the length of hospital stays. Also, many more surgical procedures which used to require

long hospital admissions are being done as day surgery, and you're sent home to recuperate.

In theory, it's a move towards care in the community. In practice, it has been largely towards care by us in our homes. Long-term planning (15 to 20 years ahead) is needed *now* by government to bridge this widening care gap between needs and services. But, as the Carers Association points out, "governments think short-term, because they are elected short-term". For example, the Commonwealth recently announced it would spend \$270 million over four years to assist elderly Australians to stay in their homes. This sounds promising — but, according to ACOSS (Australian Council of Social Service), the Commonwealth also cut more than three times that much from aged and disability budgets over the same period.

Government subsidised services

The majority of government-subsidised services carers might use are funded under the Home and Community Care program (HACC). The Commonwealth Department of Health and Family Services is responsible for HACC. The program's objective is, where possible, to keep people in the community and out of nursing homes and hostels.

HACC is jointly funded by the Commonwealth, and states and territories. In 1997-98 it received \$784 million. However, a 1995 Efficiency and

Effectiveness Review of HACC found that its budget would need to be doubled to meet the needs of all its target groups: frail older people; those with moderate, severe or profound disabilities requiring ongoing care; and carers.

Differences galore

The first thing CHOICE learnt about HACC-subsidised services is that they can differ completely not just from state to state, but even from local area to local area. You soon begin to see why, when you examine how the funding arrangements operate.

Organisations submit funding proposals to HACC, which may then fund them to deliver certain services. HACC only funds services; it doesn't provide them, so their existence in any area depends on some organisation seeking funding, obtaining it and offering them. Currently HACC only funds non-profit organisations, including local councils, state community organisations, regional authorities, the Uniting Church, the Red Cross and so on.

Quality assurance is maintained through the HACC guidelines and standards, which must be adhered to by providers of services. These standards have been criticised as far too general, and monitoring to check compliance is "the responsibility of each state and a bit patchy", according to the Assistant Secretary, Community Care Branch, Department of Health and Family Services (currently work is under way to develop a "monitoring instrument").

HACC is trialling other methods of funding which would cut the confusion for carers seeking their way through the maze of services, and probably yield better results. For example, where a care manager (such as a community nurse, social worker or community service manager) receives a sum of money from HACC and uses it to buy a package of services for their client.

Thank you

We'd like to thank all the people who wrote to us about their experiences as carers. Your letters were a great help in researching this article, and the quotes printed throughout it came from some of them.

Sometimes when you get into bed so tired you pray, 'Dear God, if it is your will don't let me wake in the morning'. Then in the morning you accept His will and carry on.

— Mary Sharp, caring for her husband



CHOICE was told this way of dispensing the money is, not surprisingly, much *more* popular with carers and those needing care, but much *less* popular with organisations! CHOICE thinks this method makes good sense, particularly in situations where people require several different kinds of assistance — and may help overcome some of the difficulties with HACC listed below.

HACC service types

These are the broad service types subsidised by HACC, though the actual services where you live may not use these names:

■ Home/community nursing

Trained nurses come to your home, or you can see them at a community centre, on a one-off or regular basis.

■ Personal care

Help with bathing, dressing and toileting.

■ Home help

Help with household tasks such as cleaning, cooking, washing, ironing, banking, shopping. Volunteers can also visit your home to provide company.

■ Food services

Help with buying and preparing food, both in your home and at community centres.

■ Community transport

Help with getting around.

■ Community respite care

A break for carers provided either at day-care centres, in your home, or at a community setting (a theatre, for example).

■ Home maintenance/modification

Help with maintaining your home and garden, and making modifications you might need (such as installing ramps or rails).

■ Community paramedical services

Help with maintaining independence, mobility and ability through physiotherapy, podiatry and other allied therapies, in your home or at a community centre.

Difficulties with HACC

There are some difficulties with the HACC process.

- There is no single entry point into the maze of services. A 'one-stop shop' approach to HACC-

Financial help

There are allowances available from the Commonwealth Government to assist full-time carers, with strict requirements to qualify for each of them.

Carer Payment

■ Who handles it?

Centrelink, an agency contracted to deliver services nationally for the Department of Social Security.

■ How much is it?

The Carer Payment is kept in line with other benefits (unemployment, aged pension and so on). There is a sliding scale of payments depending on a range of factors, including your income and assets (as well as those of your partner, and those of the person you care for).

Some carers with assets but little income have found this a problem: for instance, a wife caring for her dependent husband may not be able to get the Carer Payment, or might only get a reduced payment, because they own a farm. The fact that they can no longer work the farm and get income from it, is irrelevant.

As an example of what you might be paid, a single carer over 21 with assets under the lower limit of the assets test, and with an income of \$420 per fortnight from other sources would get a Carer Payment of \$193.20 per fortnight.

■ Who can get it?

The carer must be: an Australian citizen or permanent resident; providing full-time care for the person in their home; living in the same, or a nearby, home; and not getting another pension (such as Sickness Allowance or Sole Parent Pension).

The person cared for must be: over 16, on a pension and needing full-time help with personal care or supervision because of a physical, intellectual or psychiatric problem. Long-term care must be needed (for

more than six months), unless there is a terminal illness.

From July 1, 1998 the Carer Payment is being extended to cover carers of children under 16 with profound disabilities. From March 1, 1999 it will also cover carers who look after an adult and must also care for that adult's child (whereas the adult's needs alone might not qualify the carer for the payment).

■ Am I allowed any time off?

You can spend up to 20 hours a week in paid work, education or training without affecting your Carer Payment — but there are income limits as well. You can also have up to 52 days a year off (this goes up to 63 days from July), provided you can find and pay for respite care.

■ How do I apply?

Get a claim form from any Centrelink office (listed in your White Pages), or call the Centrelink Pension Line on 13 2300. Wherever you are calling from, it will only cost you the price of a local call.

We are the only old-aged pensioners who have to work — no, slave, for their pension.

— Dorothy Johnston, caring for her daughter

Domiciliary Nursing Care Benefit (DNCB)

■ Who handles it?

The Commonwealth Department of Health and Family Services.

■ How much is it?

As of July 1, 1998, about \$75 per fortnight. This represents a 28% rise on the 1997 level of \$58.30.

■ Who can get it?

Carers who live with, and provide continuous care for, people aged 16 and over, with a long-term illness or disability, and who are assessed as needing nursing home-level care.

This means the person you care for must be *almost totally dependent* and unable to manage normal tasks of daily living such as personal hygiene,

funded services would make the lives of carers, and those of people they're caring for, much easier.

The 'one-stop shop' approach has been organised outside HACC, so it can be done. As part of the National Respite for Carers (NRC) program, the Commonwealth has organised a toll-free number that provides general information and advice (Carer Resource Centres), and another for referrals to all types of respite services (Carer Respite Centres — see *Contact points* on page 24).

■ If a mix of services is needed, carers and those they care for often have to go through seemingly endless assessments for each one. A single assessment by a qualified evaluator or team that's made available to all organisations providing services would be much more sensible (work is being done on developing a better system, at the time of writing).

There is no national fee schedule for HACC services, and fees can vary enormously depending, for instance, on the cost of service delivery (say, whether they use volunteers or paid staff); or the financial means of the person requiring it. One of the HACC

standards states that people should not have to pay if they can't afford it, but just to confuse the issue, HACC also has a user-pays policy.

A draft national HACC fees policy has been put forward, but governments have not yet agreed to it. ■ A number of carers have found that the people they care for somehow didn't 'fit the bill' for services from organisations funded by HACC. They didn't qualify however much they needed help. For example, different services may have widely varying eligibility criteria. Also, many services are aimed at very narrowly defined groups of people.

■ It can also be difficult to get services if you don't fit their priority-of-access criteria — in other words, those that determine who gets services *first*. Demand often outstrips supply, there are waiting lists, and those who are judged to have a higher level of need and more complex needs are given priority, as are those in emergency situations. Carers may miss out because they and the people they care for are perceived as less needy, compared to people who are frail and/or have disabilities and are living on their own.

eating, dressing and so on. This can rule out people who need constant supervision and monitoring, but who could perform some tasks themselves (someone with dementia or brain injury, for example).

The DNCB is not means-tested and is tax-free; and you can get it in addition to the Carer Payment.

■ How do you apply?

Get a form from your local office of the Department of Health and Family Services, community health centre, nursing service, Aged Care Assessment Team or Carers Association (see page 24).

Other assistance available

■ If you're caring for a disabled dependent child at home, you're entitled to the Child Disability Allowance (around \$75 a fortnight), also administered through Centrelink.

■ There may also be other financial help through Centrelink — for example, Sickness Allowance, Disability Support Pension, Age Pension and so on.

■ Other benefits are available to veterans and their widows or widowers through the Department of Veterans' Affairs.

■ The Provision of Aids for Disabled Persons program, under the Department of Health and Family Services, varies around the country and has long waiting lists — but it does provide aids (there could be a charge).

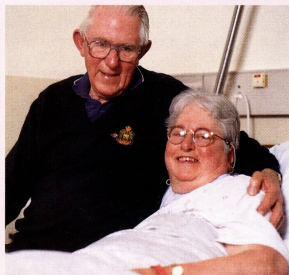
What's missing?

Carers lack adequate financial recognition for the work they do. At the very least, they need a guaranteed minimum income in line with the basic wage — and some of those who wrote to us believe it should be in line with the wages of workers in the disability support industry.

The Carers Association is fighting for:

■ The DNCB to be gradually brought into line with the basic wage, and to have less restrictive eligibility criteria.

■ A general allowance to help with all the extra costs of disability, illness and



The assistance we don't get is the supply of dressings, which causes financial problems. Each dressing costs between \$5 and \$6 per sheet, and up to six sheets are used per week.

— Robert Clark, caring for his wife

caring — such as the costs of incontinence (for sheets/laundry at about \$125 a month, plus pads at \$140 a month).

■ Tax relief for carers.

■ Assistance with superannuation coverage for carers.

■ Assistance to enable carers to continue working or rejoin the workforce once caring is finished.



My experience has been one of perseverance and asking a lot of questions. It has taken three years to learn of and get all the assistance that we now have in place, up and running smoothly.

— Joy Mayhew, caring for her mother

My mother was on a waiting list for showering, personal care and wound dressing for three months. She died before receiving the service.

— Eileen West, formerly caring for her mother

Overall, services are not delivered creatively and flexibly enough to match both the needs of carers and those of the people they are caring for.

Commercial services

Some carers who wrote to us used commercial services to help, mainly because they were not eligible for government-subsidised ones, or these were simply

non-existent (particularly for carers in rural or remote areas).

What we did

CHOICE conducted a telephone survey of 17 commercial organisations providing different types of care. Only six of these extended their services outside the metropolitan areas.

We concentrated on what type of service was offered, how it was priced, and what the fees were for specific caring tasks.

To find these organisations, we simply looked in the Yellow Pages under listings such as Domestic Help, Home Care and Nursing Services. If you're interested in trying a commercial service, do the same. Alternatively, the Carers Association in your state or territory can help (see *Contact points* on page 24).

What we found

Just like government-subsidised services, commercial services vary around the country. Most organisations provided a cluster of care services (personal care, respite, home help and so on), but with some exceptions, such as no gardening or no nursing.

Most of the organisations we contacted price their services at an hourly rate (which usually goes up for weekend or overnight work), but we found significant variations across the country. For example, the cost for two hours' cleaning during the week varied from \$24 to \$40. We found that a weekday afternoon of respite care with nursing (say, four hours with wound dressing or catheter cleaning) costs \$36 to \$140.

Overnight respite care during the week (for eight hours of monitoring or companionship) varied between \$60 and \$216, with some of the organisations we phoned varying the charge depending on whether or how many times the client is asleep or awake and needing attention.

Commercial care organisations are far too expensive for many people. But if you can afford them, and live in a capital city where you could pick and choose, it's worth comparing prices, what they will or won't do, and the experience of their employees — ask for the names and contact numbers of references.

It's also worth checking if you can claim for these services under private health insurance. It depends on the type of policy you have, as well as the type of care you need. Check with your insurer.

We also found some variation in the qualifications and experience commercial services require of their employees. For example, some did not employ nurses, some require their nurses to be registered, some only require them to be certified or enrolled, while others require registration plus experience.

Hiring a carer

One way of filling the care gap is to employ a contract carer. This is a person who may have no emotional or family connection to the person needing care, but is paid to give constant care.

■ How do you find a carer?

Some people have placed an ad in their local paper. Others have used the help of a broker, usually operating out of a community health centre.

■ How does the carer get paid?

The hired carer can apply for the Carer Payment, provided they're eligible. There's a sliding scale of payments, but the maximum payment per fortnight is \$347.80 (see *Financial help* on page 20).

Then there are a number of costs to you as the carer's employer. You should expect to add to the Carer Payment — the Carers Association suggests by up \$90 per fortnight (bringing the carer's salary up to a total of \$437.80). Full board and lodgings must also be provided, as must workers' compensation cover (this costs you about \$30 per year).

■ Do you need a contract?

Such an arrangement can work very well, but it's also open to exploitation on both sides. It's important to draw up a contract that is mutually agreed to, and specifies rights, responsibilities and standards of behaviour on both sides.

The most valuable assistance we have had was given by a private agency providing help in the home. For two and a quarter years we paid for a carer. We were lucky enough to have the same carer for this entire period. The entirety of our father's substantial fortnightly superannuation cheque paid for this.

— The Heinemann family, formerly caring for their parents

Respite care

Respite care (having someone else step in to give carers a break) is a burning issue for carers. For a start, it's hard for carers to even contemplate some time off. Then there's the worry about whether the person they care for will be all right with someone else.

But the major stumbling block is that it can be very difficult to find respite care. It's even more difficult to find it packaged flexibly enough to suit both your needs as a carer and the needs of the person receiving care.

Carers' needs for respite can cover a range of situations, including: having a couple of hours off a week to recharge the batteries; allowing you to maintain a part-time job; emergency care if you become ill; allowing you an occasional weekend off, or a couple of weeks' holiday. The respite can be given in your home or other settings.

What are the options?

Respite can be provided by family and friends, but many carers are isolated. So services that provide respite care may be the only option — whether government-subsidised or commercial.

The main types of respite services are:

■ **In-home** (day or overnight). Someone comes to your home and looks after the person you care for, while you do whatever you can't do while caring (like sleeping or shopping). If there is a charge, this will be at an hourly rate.

■ **Day centres.** These provide social and recreational activities for the person you care for, and usually transport them to and from the centre. They are often used on a regular basis—say, a half-day or full day a week. There may be a sessional fee.

■ **Residential.** This can be in hostels, nursing homes or hospitals, to give you an extended break (for planned holidays or emergencies).

In theory carers can get up to nine weeks of respite care in residential facilities in a financial year, but getting it is based on priority and need. An older person needing care would be assessed by an Aged Care Assessment Team (ACAT—see *Contact points* on page 24). Residential respite costs around \$20 a day, and you may have to make an advance booking payment.

According to the Carers Association, overnight, holiday and emergency respite are harder to find.

Certainly a number of carers who wrote to us had difficulty in obtaining appropriate respite. For example, the service sought (a day centre) simply didn't exist; nursing home care had to be booked a year in advance, and was available for a block of three weeks only; or care was only available in facilities for aged people, which were unsuitable for someone younger.

How do you find it?

The Commonwealth Government has set up the National Respite for Carers (NRC) program. This is for carers of people who are elderly and frail, have disabilities (this can include psychiatric disability), or are chronically ill.

The NRC is designed to make it easier for carers to find out about, and gain access to, respite services. Under the program, a network of Carer Respite Centres has been established throughout Australia, all linked through the one central telephone number. So if you're in search of any type of respite care, you simply call 1800 059 059. The centres are run by different organisations in different states and territories, but staff there will link you to respite services.

However, the NRC offers no guarantee that you'll be able to get respite services. In fact, some carers are becoming very angry that this Commonwealth money is being used to fund organisations like the Carers Associations to run the Carer Respite Centres. They would rather see the money go either directly to carers or be used to make respite services more available, affordable and appropriate.

The Commonwealth Government's Respite Centres, which are to allocate respite where needed, will not be successful until there is respite available!

— Darel Mullen, caring for his wife





Carers must have respite, but it must be available, affordable and suit the needs of the person requiring care as much as those of the carer.

CHOICE THINKS:

While we commend the government for funding initiatives like the National Respite for Carers program, it is *carers themselves* who need money and services on the ground — and who are often not getting them. Many who wrote to us are desperately tired, in dire financial straits and understandably angry.

Some of the kinds of assistance carers need, and which CHOICE supports, are:

- Financial recognition of their contribution to the community and the costs of care — through guaranteed income support at the very least aligned with the basic wage; and an allowance to cover some of the extra costs of care.
- Car services (including respite care) that are available when and where they're needed, affordable, and appropriate to the needs of both the carer and the person cared for.
- Easier access to services — for example, by funds being allocated to care managers to buy packages of services for people needing care.

Contact points

There are a number of contacts to help carers if you need information, support and help.

Carer Resource Centres

A new national program of Carer Resource Centres (CRC) has been established as a central entry point and one-stop shop for information and resources. Call the toll-free number 1800 242 636 to be connected to your nearest centre.

The centres provide the Carer Resource Kit, for example, available in eleven different languages; and can put you in touch with support groups, or help you find services.

Carers Associations

The resource centres listed above are run by the Carers Association in each state and territory. Ringing the toll-free number will also put you in touch with the association, which lobbies and advocates for carers.

Carer Respite Centres

Carer Respite Centres have been set up as part of the same national initiative. They are run by different organisations in different places, but are there to try to help you find respite care; call 1800 059 059.

Council on the Ageing

If you're caring for someone elderly, the Council on the Ageing may be useful to you. Contact their head office on (03) 9820 2655.

Aged Care Hotline

The Department of Health and Family Services runs an Aged Care Hotline on 1800 500 853. It also has an Aged Care Internet Website at <http://www.health.gov.au/acc/>

Aged Care Assessment Teams (ACATs)

There are 150 Aged Care Assessment Teams around the country. They are mostly based in hospitals, but there's only one in each health region. The ACATs help older people and their carers work out what kind of care will be best to meet their needs when they are no longer able to manage at home without help. The team includes a doctor, social worker and other health professionals. The ACAT can arrange nursing home or hostel care if needed, or refer you to local community services if care at home is more appropriate. You can find your nearest ACAT through your doctor, regional hospital or health centre. The Aged Care Internet Website mentioned below left also has a listing of all ACATs.

Your GP or community nurse

Your doctor or community nurse should be informed enough to help you find the information, support and help you need.

Disability associations

There's a large number of associations that focus on a specific disability. The following list is in alphabetical order and by no means comprehensive. Where no national phone number or toll-free line is available, we've simply listed the name of the organisation, and you'll need to find a number for your state or territory.

- Arthritis Foundation of Australia: (02) 9552 6085.
- Association of Relatives and Friends of the Mentally Ill.
- Australian Quadriplegic Association: 1800 819 775.
- Cancer Society.
- Motor Neurone Disease Association: 1800 806 632.
- Multiple Sclerosis Society: 1800 816 113.
- Muscular Dystrophy Association: 1800 635 109.
- National Alzheimers Association: 1800 639 331.
- National Brain Injury Foundation: (02) 6282 2880.
- National Continence Foundation of Australia: 1800 069 789.
- National Council on Intellectual Disability: (02) 6280 8858.
- Parkinson's Associations.
- Stroke Associations.

Help with special aids

Two organisations that can help with research and advice about special aids for disabled people are the Independent Living Centres and Technical Aid to the Disabled. Both these organisations have offices around the country, with only one exception — there is no Independent Living Centre in the NT. □

Four-year INDEX

July 1994 — June 1998

Pull this index out of your copy of CHOICE and keep it as a handy reference.

Dates in **bold** type indicate a test report, trial or survey, normal type indicates other articles.
* indicates update of previous report, additions or corrections to reports, small follow-up items, or letters.
For space reasons, the index doesn't usually include Choice Cuts, many other small pieces and recalls and bans.

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TEST REPORT

Wok on

Most woks on the market these days have a flat bottom and can be used on gas and electric stoves. However, our tests clearly show that some perform better on gas, others on electric hotplates.



A RECENT NATIONAL SURVEY OF EATING habits found that around one in five Australians ate a home-cooked Asian-style meal over the survey week. And if you're one of the growing number of people who enjoy cooking Asian food, you'll appreciate the need for a good wok.

Today, most of the woks on the Australian market have a flat rather than round bottom, have one or two handles, and are made from a variety of metals, including carbon steel, cast iron, stainless steel and aluminium, some with non-stick surfaces. You can even buy an electric wok, which works like an electric frypan.

What's different about a wok?

A wok is great for stir-frying because it has a small area in contact with the heat and high sides. This means you can cook food fast, using only a little oil, and at very high temperatures in small batches. As each batch is done, you can push it up the sides to keep warm while you cook the next lot.

They're also versatile — apart from stir-frying, woks can be used for dry-frying, deep-frying, steaming, braising and stewing (*Wok cooking techniques*, page 30, briefly describes the different methods).

Choosing for your stove

With so many different woks on the market today — some quite cheap and others extremely expensive — choosing one can be difficult. We tested 14 widely available, family-size (about 36 cm) woks with flat bottoms — suitable for gas and electric stoves — and two electric woks. They were made from a variety of different metals, some with non-stick surfaces, and ranged in price from around \$20 to \$210.

Most woks cooked differently on gas and electric stoves, although the MEYER cooked well on both. Overall the cooking performance for each wok tended to be better on the gas than on the electric stove. The CHIEF and TARGET woks did very well on the gas stove — coming out best overall — but comparatively poorly on the electric stove. These woks are rather pricey — if you're after something a bit cheaper, the TASTE OF CHINA scored well for ease of use and for cooking on gas, but its performance on the electric stove was only OK.

We found that some wok bases — particularly the thinner ones — tended to warp because of the high heat when cooking. This had no noticeable effect on the gas flame, but on the flat electric ceramic hotplate we used, it meant that only some parts of the base were in contact with the heat source.

We also found that woks which did well on electric stoves tended to have larger bases, and hence more contact with the heat source. On gas stoves it isn't so much of an issue because the flames go up the sides of the wok — much as they would on the traditional round-based wok.

The cast iron LE CREUSET wok — one of the most expensive we tested — was ranked last for both gas and electric stoves. Apart from being extremely heavy and awkward to use, it was very slow to heat up and the patina (the seasoned surface of oil and carbon that a wok develops) flaked off into the food.

Electric woks

The two electric woks performed well, with very good scores for cooking. Although they were reasonably easy to use, you're pretty much limited to stirring the food around the wok — you can't toss the food as you would with a stovetop wok.

IN BRIEF

- We tested 14 flat-bottomed woks, which are designed for both gas and electric stoves, and two electric woks.
- Most cooked differently on gas and electric, although the best on both was the MEYER. Choose your wok based on whether you cook on gas or electricity — see *Choosing for your stove*, left.
- A high price doesn't necessarily mean good cooking performance, durability or ease of use.

Is stir-frying healthy?

Healthy cooking depends on what you cook and how.

Stir-frying uses very little oil, and the food is quickly sealed by the high temperatures, which helps to retain vitamins and minerals. But if you're watching your waist, be wary of which sauce you add — coconut milk or satay sauce can turn your healthy stir-fry into a high-fat meal.

Material matters

■ Woks are traditionally carbon steel — lightweight and cheap. However, it can rust, so it has to be regularly 'seasoned' (see *Seasoning your carbon steel wok*, page 32).

■ Stainless steel is a poor heat conductor. The **ARCOSTEEL** and **TODAY'S KITCHEN** woks have a stainless steel base 'sandwiched' with another metal that's a good conductor, and performed comparatively well on the electric ceramic stove. The stainless steel **MANDARIN** didn't have a sandwiched base and didn't perform as well.

■ Aluminium is lightweight, a good heat conductor and doesn't rust. All the aluminium woks tested have non-stick coatings that prevent contact between the food and the aluminium. 'Anodised aluminium' has been chemically or electrolytically coated with a tough, protective film. Non-stick linings made from polytetrafluoroethylene (PTFE), such as Teflon and SilverStone, may give off fumes when very hot for a long time, but aren't harmful to humans. The **TEFAL** has a Teflon coating.

■ The cast iron **LE CREUSET** is extremely heavy, which makes it hard to cook with, and is very slow to heat up and cool down. Because of its weight and slow reaction to heat, cast iron is better suited to casserole-style cooking.

WHAT TO BUY

For electric and gas stoves

MEYER Anolon 81146AP \$129

For gas stoves only

CHIEF \$75

TARGET \$65

Good value

TASTE OF CHINA Professional TOC008 \$30

Electric woks

BREVILLE EW10 \$129

SUNBEAM WW005 \$139

Wok cooking techniques

■ **Stir-frying:** Food is cooked quickly, using only a little oil and high heat.

■ **Dry-frying:** Nuts and spices are roasted in a hot, dry pan to enhance their flavour.

■ **Deep-frying:** Food coated with batter or breadcrumbs is cooked in hot oil several centimetres deep. Some woks come with a 'tempura rack' which sits above the oil and allows excess oil to drain off.

■ **Braising:** Similar to stir-frying, but a small amount of liquid is added at the end, and the food is left to simmer uncovered.

■ **Steaming:** Food is in a bamboo basket with a lid, sitting inside the wok above a small amount of water. If your wok has a lid, you can rest the food on a round cake rack sitting above the water level instead.

■ **Stewing:** A wok with a lid can be used to make stews.

WHAT TO LOOK FOR

■ Woks have either a **round** or **flat** base. The traditional round-based wok is fine for a gas stove, though you need a special wok burner or trivet to stand it on. A flat-based wok suits both gas and electric. Look for a thicker, wider flat base if you have an electric stove — it's less likely to warp and has a greater surface area in contact with the heat. A thinner, smaller base will allow quicker gas cooking, and slight warping won't affect performance with gas.

■ The **electric woks** we tested have a rounded base and, although they're not well suited to the tossing motion often used in wok cooking, they cooked stir-fries well.

■ Woks with a **long handle** on one side and a **short loop or grip** on the other are the easiest to use when cooking, carrying and pouring.

Some woks have only one handle, which may make them difficult to carry when full, unless the handle is long enough to hold with both hands.

Two short handles — either loops or grips — are fine for carrying, though almost impossible to hold with one hand while serving. It might be difficult to toss the food while cooking.

Wooden or plastic handles are best as they don't get too hot.

■ A lid increases the versatility — you can use it for steaming and stewing (see *Wok cooking techniques*, left).

■ Some woks come as part of a set with accessories including large cooking chopsticks, a spatula, a tempura rack and bamboo skewers. However if you're just starting out, they're easy enough to buy separately if you need them, so don't buy a set just for the extras. A couple of our woks came with cloth bags to protect the non-stick surfaces when storing.



The best wok handles for cooking, carrying and serving are a long handle on one side and a loop or grip on the other.



What about the rest?

■ The **TEFAL** scored well for cooking, but the small plastic handles made it awkward to use.

■ The **ELIZABETH CHONG** (both models), **KEN HOM**, **MANDARIN** and **TRI-STAR** woks didn't cook as well as the top scorers on either gas or electric. They're all made from thin metal and the heat warped the base, reducing the surface contact with the electric stove.

■ The stainless steel **ARCOSTEEL** and **TODAY'S KITCHEN** woks cooked well on the electric but not on the gas stove;

they were also difficult to clean.

■ The **SCANPAN** was one of the best at cooking on both stoves, but was very heavy and difficult to use.

■ The **LE CREUSET** didn't cook well, lost its patina into the food while cooking and is extremely heavy and difficult to use.

■ The **ELIZABETH CHONG E36 N/S** non-stick lost part of its surface during the cooking test and the second wok (see table note 5 on page 33) lost its surface in the durability tests.

PROFILES

The woks are profiled in rank order within groups. Prices shown are a good target to aim for when shopping around, based on nationwide checks in February 1998. Anything lower is a bargain.

For electric and gas stoves



MEYER Anolon 81146AP

Target price: \$129

Good points

- Best cooking performance on both gas and electric stoves — the meat was tender and well browned, vegetables crisp and bright in colour, and the sauce smooth.
- Easy to clean.
- Performed well in durability tests and in the scratch test on the non-stick surface.

Bad points

- The stainless steel handle isn't very comfortable to hold — its edges and joints dig into fingers.

For gas stoves



CHIEF

Target price: \$75

Good points

- High score for cooking performance on a gas stove.
- Equal best score for ease of use — its light weight makes it easy to toss food while cooking and easy to serve.
- Non-stick surface is easy to clean.

Bad points

- Only one long handle.
- Didn't cook well on the electric cooktop. The heat warped the base so there wasn't an even contact between it and the stovetop. It took a long time to heat up, and the heat distribution was poor.



TARGET

Target price: \$65

Good points

- High score for cooking performance on a gas stove.
- Equal best score for ease of use — its light weight makes it easy to toss food while cooking and easy to serve onto a serving dish.
- Non-stick surface is easy to clean.

Bad points

- Only one long handle.
- Didn't perform well on the electric cooktop. The heat warped the base so there wasn't an even contact between it and the stovetop. It took a long time to heat up, and the heat distribution was poor.

Good value



TASTE OF CHINA Professional TOC008

Target price: \$30

Good points

- Easy to clean and fairly light in weight, easy to toss and serve foods, easy to carry.
- Good cooking score on a gas hob.

Bad points

- You need to season the wok to get a non-stick surface (patina), and it requires more maintenance.
- Cooking performance was only OK on a flat electric ceramic cooktop — heat was lost when adding ingredients.

Electric woks



BREVILLE EW10

Target price: \$129

Good points

- Of the two electric woks, this one scored slightly higher for ease of use because the handles and lid knob are easier to grip.
- High score for cooking performance.
- Non-stick surface is very easy to clean, and the wok can be washed in a dishwasher.

Bad points

- You're limited to stirring foods — you can't toss the stir-fry as you would with the regular woks.
- Difficult to pour from.



SUNBEAM WW005

Target price: \$139

Good points

- High score for cooking performance.
- Non-stick surface is very easy to clean, and the wok can be washed in a dishwasher.

Bad points

- You're limited to stirring foods — you can't toss the stir-fry as you would with the regular woks.
- Difficult to pour from.

1

2

	Brand / model (in rank order for electric stoves)	Manufacturer / distributor	Origin	Target price (\$)*	Warranty (years)	Weight without lid (kg)	Wok material	Non-surf
	MEYER Anolon 81146AP	Meyer Cookware	Hong Kong	129	'Lifetime'	1.4	Hard anodised aluminium	✓
	TEFAL Premier	Zyliss	France	90 (\$)	'Lifetime'	0.8	Aluminium	✓
	SCANPAN 36 cm wok	Sheldon & Hammond	Denmark	210	10 (B)	2.0	Ceramic titanium-coated aluminium	✓
equal	TODAY'S KITCHEN	Big W	China	40	ns	0.9	Stainless steel	
	ELIZABETH CHONG EC36 N/S (A)	R&L Taylor	Taiwan	56 (\$)	ns (C)	1.6	Tempered steel	✓
	ARCOSTEEL Clearview	Thebe	China	56	ns	0.9	Stainless steel	
equal	ELIZABETH CHONG EC36 C/S (A)	R&L Taylor	Taiwan	50 (\$)	ns (C)	1.6	Tempered steel	
	TASTE OF CHINA Professional TOC008	Zyliss	ns	30	ns	1.5	Carbon steel	
	KEN HOM Family wok set (35 cm) 22520	Zyliss	Taiwan	55 (\$)	ns	1.5	Carbon steel	
	TARGET	Target	Australia	65	(E)	1.1	Aluminium	✓
equal	TRI-STAR 10-piece wok set (B)	Tri-star	Taiwan	20 (B)	ns	0.9	Pressed steel	
	CHIEF	Chief	Australia	75	(F)	1.1	Aluminium	✓
	MANDARIN Wok deluxe	Zyliss	Taiwan	63	ns	1.5	Stainless steel	
	LE CREUSET	Le Creuset	France	175	10 (B)	4.3	Cast iron	
ELECTRIC WOKS								
	BREVILLE EW10	Breville	China	129	1 (H)	3.7 (J)	Die-cast aluminium	✓
	SUNBEAM WW005	Sunbeam	China	139	1 (H)	4.1 (J)	Die-cast aluminium	✓

Scratch test

To test the durability of non-stick wok surfaces, we rubbed a small patch of the surface with a Scotch Brite scourer up to 10,000 cycles. This test shows which ones will stand up to harder usage and which you'd have to be more careful with. The **MEYER** and **SCANPAN** showed no signs of bare metal after the test. The non-stick surfaces of the **CHIEF**, **TARGET** and both electric woks rubbed away after less than 5000 cycles. The **TEFAL** and particularly the **ELIZABETH CHONG** (below) scratched even more easily (with bare metal showing after 1300 and 100 cycles respectively).

Seasoning your carbon steel wok

Carbon steel woks must be seasoned first to protect them from rusting and stop food sticking while cooking. With continued use, the wok builds up a patina — a black coating of oil and carbon. A new carbon steel wok has a rustproof coating, which must be removed before use. Wash the wok in warm soapy water and scour. Then heat the wok on medium heat until it's completely dry.

With the heat still on, add a small amount of oil, and carefully wipe it over the entire surface using paper towel. Repeat this process, adding more oil each time, until the paper towel shows brown rather than black marks. Wash the wok again in warm soapy water with a soft sponge, dry it thoroughly and rub a small amount of oil onto the surface.

Whenever you use the wok, wash it gently afterwards (use a sponge and mild detergent — don't try to remove the black patina), dry and coat it lightly with oil before putting it away.

Non-stick options

If you don't want the hassle of seasoning, there's a variety of non-stick surfaces, ranging from the soft and easily scratched Teflon to hard ceramic titanium.

Your best option depends on how much you'll use the wok. The patina on a carbon steel wok takes a long time to build up, so if you don't use your wok very often, you'd probably be better off with a non-stick model. But if you have a non-stick wok and use it often, you might find the constant use damages some coatings.



Carbon steel woks need to be seasoned, like this one is, to build up a patina to protect the wok and prevent food from sticking to the wok.

For people with disabilities

An occupational therapist from the Independent Living Centre assessed the woks for use by people with arthritis, weak hands and wrists, and poor dexterity.

The ideal wok would be lightweight (as would the lid), have a non-stick coating for easy cleaning, have a long handle which can be held with two hands, and a shorter loop or grip handle for stability when carrying. Wooden handles are more comfortable and don't get hot when cooking.

For the sake of weight, buy the smallest wok you can get away with — the woks we tested are quite heavy due to their large size, and none was considered ideal for people with arm and hand problems.

The electric woks were considered a good choice, particularly the **BREVILLE**, which had better handles and a better knob on the lid.



The Elizabeth Chong non-stick coating didn't survive our scratch test for non-stick woks, or our durability test for plunging the hot wok into tepid water.

gas stoves (below).

	3	3	4	5	6	7	
Dishwasher safe	Long handles	Hand grips	Lid	Ease of use score (%)	Durability score (%)	Electric cooking score (%)	Electric overall score (%)
	1	1		63	88	82	75
(K)	0	2	✓	60	83	77	71
S	1	1	✓	53	90	77	68
	1	1	✓	50	75	81	68
	1	1	✓	63	68	70	67
S	0	2	✓	48	75	80	66
	1	1	✓	63	75	67	66
	1	1		73	63	62	66
	1	1	✓	63	68	62	63
S	1	0	✓	78	80	47	62
S	0	2	✓	60	68	63	62
S	1	0	✓	78	78	41	59
	1	1		65	65	51	58
	0	2		33	90	61	53
	0	2	✓	72	90	82	77
	0	2	✓	70	90	80	75
							Brand / model (in rank order for electric stoves)
							MEYER Anolon 81146AP
							TEFAL Premier
							SCANPAN 36 cm wok
							TODAY'S KITCHEN
							ELIZABETH CHONG EC36 N/S (A)
							ARCOSTEEL Clearview
							ELIZABETH CHONG EC36 C/S (A)
							TASTE OF CHINA Professional TOC008
							KEN HOM Family wok set (35 cm) 22520
							TARGET
							TRI-STAR 10-piece wok set (B)
							CHIEF
							MANDARIN Wok deluxe
							LE CREUSET
							BREVILLE EW10
							SUNBEAM WW005

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in February 1998.

ns Not stated.

(A) If you have difficulty finding this wok, call the distributor, R&L Taylor, on (03) 9355 7440 for your nearest stockist.

(B) If you have difficulty finding this wok, call Tri-Star on (03) 9310 2000 for your nearest stockist.

(C) 'Lifetime' on evenness of base surface.

(D) The distributor tells us there is now a one-year warranty against faulty material and workmanship, and this will be added to the next instruction booklet.

(E) Money-back guarantee or exchange.

(F) 'Guaranteed against any defect in workmanship and materials.'

(G) On faulty workmanship.

(H) Replacement.

(J) With lid and cord.

(K) But it's not recommended that it's regularly washed in a dishwasher.

(S) Comes with accessories.

Gas cooking score (%)	Gas overall score (%)	Brand / model (in rank order for gas stoves)
82	80	CHIEF
80	79	TARGET
84	76	MEYER Anolon 81146AP
76	73	TASTE OF CHINA Professional TOC008
81	73	TEFAL Premier wok
76	70	KEN HOM Family wok set (35 cm) 22520
72	69	ELIZABETH CHONG EC36 C/S (A)
78	69	SCANPAN 36 cm wok
72	68	ELIZABETH CHONG EC36 N/S (A)
72	67	TRI-STAR 10-piece wok set (B)
64	65	MANDARIN Wok deluxe
66	61	TODAY'S KITCHEN
66	60	ARCOSTEEL Clearview
62	53	LE CREUSET

1 Warranty

Lifetime warranty means little more than the wok is guaranteed to last as long as it lasts. A specified length of time is much more practical.

2 Wok material

See *Material matters*, page 30, for information about the different materials.

3 Handles

The ideal is one long handle and one hand grip — see *What to look for*, page 30.

4 Ease of use score

The ease of use assessment included:

■ How easy it was to stir and toss food, and pour into a serving dish.

■ The balance and weight of the wok while carrying and serving and its stability on gas, electric coil and electric ceramic stovetops.

■ The comfort of the handle.

■ How easy it was to clean in a domestic sink.

These each made up a quarter of the ease of use score.

5 Durability score

We bought two of each wok: one for durability tests and the other for cooking tests. To determine the durability of the woks, we looked for:

■ Signs of pitting or staining on the wok's surface when heated with a salty solution and soaked with an acidic solution.

■ Deformation of the metal due to over-heating (500°C).

■ Deformation after heating then plunging into cool water.

6 Cooking score

We tested each wok on an electric ceramic cooktop and a gas cooker (using a regular gas burner, not a wok burner).

Because the woks cooked differently on the gas and electric stoves, we've ranked them separately.

To test how well each wok cooked, we made a chicken stir-fry and rated the dish according to how brown and tender the meat was (as opposed to stewed), how bright and firm the vegetables were (rather than soggy and dull) and how smooth the sauce was. This contributed 50% to the cooking performance score.

The other performance indicators were:

■ Whether food (omelette) stuck to the wok surface.

■ The time taken to heat two cups of oil to 250°C.

■ How well the heat was distributed, using images from a heat-sensitive camera.

Each of these contributed 16.7% to the cooking score.

7 Overall score

The overall score was calculated separately for gas and electric stoves. The cooking score contributed 50% to the overall score, ease of use 40% and durability 10%.

Do the ads add up?

Financial advertising is designed to get you in — but it's unlikely to tell you the full story.

IN BRIEF

■ Read the small print of an ad carefully, and check it against the terms and conditions of the brochure or application form.

■ If it sounds too good to be true, it probably is.

WE ALL KNOW ADVERTISING CAN promise the world. But the products themselves can fail to deliver and may cost you hundreds, even thousands, of dollars in the process.

If you expect financial advertising to be any better and help you understand sometimes complex financial products, think again. It's designed to attract your attention and sell you a product, but it's unlikely to tell the whole story. After all, McDonald's doesn't hype the fact its burgers are high in fat — similarly, a financial ad won't highlight all the fees and risks for the product it's showcasing.

Ads that confuse

CHOICE gathered a group of people — all of whom confessed to little or no knowledge of finance or

investing — to ask them about a range of financial advertising.

They were asked to look at six different ads, from a simple home loan to more complicated ones, such as gearing investments (gearing is when you borrow money to invest, using assets as security).

While the group was fairly cynical about financial advertising generally, with participants commenting that “[financial products] are all scams”, “I always look for the asterisk” and “what’s the catch, that’s what I want to know”, they also showed a high degree of confusion, even with a relatively simple home loan (pictured below left). In this case, some were unsure whether the advertised “two-year low” meant it was the bank’s lowest rate for two years, whether it was going to be low for another two years, or if it was a fixed rate for two years (it was the last).

Like many consumers, the group’s suspicion of the finance industry was increased by the complexity of products on offer and their lack of familiarity with the industry. This meant several of them would just avoid investing altogether because they lacked specialised knowledge, while others were reassured simply by a reputable brand name.

They were also wary of advertising that was word-heavy, believing that if the product needed a lot of explanation it was too complicated for them. One participant said her theory was that “The more they have to tell you, the less reliable and trustworthy it is because they’ve got to put a lot of words around it to convince you it’s OK.”

However, a couple of the participants were also likely to dismiss an ad if it didn’t explain the specifics of the investment in consumer-friendly terms.

Many in the group also neglected to read the small print and only became aware of some of the crucial conditions when they were pointed out to them.

Following are a couple of the ads the group examined and their opinions.

■ “Even though you don’t understand what they’re talking about, you think they [the company] understand it so it must be all right,” one participant said of the BT ad, above right.

The group generally agreed that the ad seemed authoritative, although they were put off by the large

**TWO
YEAR
LOW.**

Home loans at 6.25%pa. fixed for 2 years.

AUSTRALIA'S FIRST BANK

For a limited time, Westpac are offering a 2 year fixed rate home loan at 6.25%pa. This amazing rate is available for owner-occupiers and property investors. Phone Westpac today on 131 900, or drop into your local branch for details. At 6.25%pa, you'll find it hard to get a better 2 year fixed rate home loan.

IT'S NOT A RETIREMENT FUND. IT'S A COME-ON-DEAR-LET'S-GO- TO-THE-MOVIES-TONIGHT FUND.

Australian Unity's Defined Income Trust will give you an alternative to retirement. It's called living.

Every month, regular as clockwork, you get a cheque for the same amount, set for each financial year.

So you can afford a spur of the moment night out, or a few days on the beach: all the things that you might have had to forego as retirement approached.

The trust is not just one of Australian Unity's best performing, it

is also low risk. For a copy of the current prospectus please call us on 13 29 35; fax us on (03) 9682 4541; or send the coupon to Australian Unity, Reply Paid 135, 114 Albert Road, South Melbourne, Victoria 3205.

Please send me details of Australian Unity's Defined Income Trust.

Name

Address

Phone: (H)

(W)

**Australian
Unity**
INVESTMENTS
WORKING FOR YOU

ANOTHER AUSTRALIAN UNITY FUNDS MANAGEMENT LIMITED ACN 871 481 178 HAS AN AFFILIATE OF THE AUSTRALIAN UNITY GROUP OR PROPRIETARY TRUSTS GROUP GUARANTEES THE REPAYMENT OF CAPITAL OR THE PERFORMANCE OF THE TRUST. PAST PERFORMANCE IS NO GUARANTEE OF FUTURE PERFORMANCE. APPLICATIONS MAY ONLY BE PROCESSED AND UNITS ISSUED ON THE CURRENT PROSPECTUS DATED 14 NOVEMBER 1998 WHICH HAS BEEN LOGGED WITH THE AUSTRALIAN SECURITIES COMMISSION. INTERNET: WWW.AUSTRALIAN-UNITY.COM

The group's comments highlighted the Australian Securities Commission (ASC) judgment that the ad was potentially misleading to prospective investors and, in the view of the ASC, thus breached corporations law.

The ASC was also of the view that 27% was not an annual return that took into account the inflationary value of money and that such a forecast was overly optimistic. It asked Barkworth to withdraw the ad from circulation.

TIP: Be wary of ads suggesting very high returns such as that one. And remember, there's a difference between a 'nominal' return, which hasn't included inflation, with a 'real return', which has. A nominal

return of 10% is a real return of only 7% if inflation at the time of measurement is 3%.

The fine print

Financial advertising is regulated by legislation, such as the Trade Practices Act, which requires certain information be provided. For example, the Consumer Credit Code requires that the statement "fees and charges may apply" be shown on advertisements where the full cost of the product is not disclosed, such as for a home loan.

However, such a proviso, while a good start, is not often of much practical help. When the actual fees and charges aren't included in the advertised

Who's responsible?

Later this year there'll be a reshuffle of responsibilities between the Australian Securities Commission (ASC) and the Australian Competition and Consumer Commission (ACCC). Until then the responsibility for regulating financial advertising is unclear.

However, at the time of writing, there are three agencies you can complain to about financial ads you believe are inaccurate or misleading.

■ The Australian Competition and Consumer Commission (ACCC)

The ACCC enforces the Trade Practices Act (TPA), which regulates advertising. In this area, the Act covers misleading and deceptive conduct, false representations, product safety, warranties and remedies.

The ACCC has a range of powers when it comes to regulating advertising. If a company is a first-time offender, it may receive a warning letter pointing out any irregularities. If it's a company that has previously come to the ACCC's attention, the ACCC could take it to court seeking an injunction (to stop it publishing the ad) and/or other solutions, such as having a correction published, giving people refunds if appropriate or undertaking a compliance program.

If it was an extreme case, the ACCC could also fine the company involved.

Contact: Look in the White Pages for the ACCC office in your state.

■ The Australian Securities Commission (ASC)

The ASC regulates the investment industry, including unit trusts, financial planners and the sharemarket. It implements the Corporations Law, which is meant to protect investors from being misled.

Like the ACCC, the ASC has a wide range of enforcement options.

Contact: 1300 300 630.

■ Fair Trading/Consumer Affairs departments

These departments have different names and different sets of legislation in each state around the country. In NSW, for example, the Department of Fair Trading administers the Fair Trading Act, which mirrors a section of the TPA, giving it exactly the same powers as the ACCC.

In general, though, these departments tend to get more involved at the contract stage, where people believe the terms and conditions don't add up or that they've been misled after they've signed something (rather than at the advertisement stage).

Contact: If you have a complaint against a local business advertisement it's probably best to contact your state-based Fair Trading/Consumer Affairs office, listed in the White Pages. If it's got national ramifications, the ACCC is likely to be of more assistance. Either office will tell you which is the appropriate institution to call.

home loan interest rate, buyers are none the wiser about the real cost of the loan.

In unit trust advertising it's mandatory to say that "A copy of the prospectus dated xxxx has been lodged with the Australian Securities Commission." This doesn't mean that the ASC guarantees the investment's performance, just that minimum legal standards of information have been met.

A financial ad is also legally bound to state that "past performance is no indication of future returns", but this doesn't stop advertisers quoting past performance along with this disclaimer. Past performance is really only useful if it's compared to some objective measurement — such as the All Ordinaries Index in the case of Australian share unit trusts.

TIP: Investment ads are unlikely to leave out these legally required statements — but avoid such products like the plague if the statements aren't there. In addition, advertising claims may not match the terms and conditions in the brochures or prospectuses, so you need to read these carefully.

For example, the Australian Unity ad (see above left) for a Defined Income fund (a fund from which you can get a regular monthly income) stated it was a low-risk investment. In the prospectus, however, it was classed as low- to medium-risk.

In another instance, the company Leveraged Equities published an ad in July 1997 citing investment returns of up to 232%. Although it stated that "Past performances are no indication of future investment returns", there was no mention of the fact that such fantastic returns relied on successful stock selection and huge losses could equally have been made if the market plummeted.

It published a similar ad in January of this year, and this time the fine print included the note that "in a falling market, gearing also increases your losses". However, there was still no mention of the extent to which stock selection contributes to the excellent returns the ad quotes.

CHOICE thinks basic information like this is important, as it increases consumer awareness of the nature of risk involved in the investment.

Money may not grow on trees

Ads for investments that may minimise your tax payments are often agriculturally based, and such ads are scrutinised carefully by the regulators for their favourable claims — and rightly so.

Free Seminar

What Makes a Good Investment?

Should you buy Telstra shares?

Lending Financial Advice
Barry Lambert, will tell you

- Why Residential Property is no longer a suitable investment.
- The better alternative to funds for most investment funds.
- About an investment opportunity, always worth exploring.

12th November

Barry Lambert is a professional financial adviser with over 10 years experience in the financial industry.

Date	Time	Venue
11 October 1997	7.00pm - 8.30pm	Automatic
14 October 1997	7.00pm - 8.30pm	Automatic
14 October 1997	8.00pm - 9.30pm	Perpetua
14 October 1997	8.00pm - 9.30pm	Perpetua
17 October 1997	7.00pm - 8.30pm	Perpetua
17 October 1997	8.00pm - 9.30pm	Perpetua

You will also receive a copy of the current edition of the CHOICE Report which contains details of the seminar.

"The house built jelly rolling millions"
Contact numbers: These bookings required
Tel Book phone: (02) 9355 5232

Sponsored by CHOICE
Lodged with the ASC

COUNT
10001 Federal Road, P.O. Box 10000, Sydney, NSW 1587

Tourists Can Pay Off Your Investment Property

FREE SEMINAR BY

Dr DOLF DE ROOS

LEARN HOW TO CREATE WEALTH THROUGH PROPERTY...
You once only opportunity to hear internationally acclaimed investor and author Dr Dolf De Roos show you how to plan your financial security through long term investment in property.

- Learn how a deposit of just \$12,500 can get you a free 20% return on invested capital
- Learn how a purchase price of only \$175,000 for a maximum of \$180,000 for a large townhouse apartment will give you this big 20% return on invested capital
- Learn why location is still the key, and how to instantly determine the true rate of return in your cash investment in property
- Learn to separate myth from reality - hear Dr De Roos debunk the common fallacies involved in property investment
- Hear why Tropical North Queensland offers the best growth potential
- Discover the investment opportunity at Port Douglas Plantation Resort, Port Douglas.

ONE NIGHT ONLY

7.30pm Thurs 9 Oct. ANA Hotel
176 Cumberland St The Rocks

LIMITED SEATING - PHONE YOUR RESERVATIONS NOW

1800 62 10 62

Vista

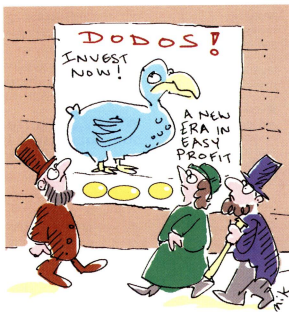
Advertisements for seminars purporting to teach you how to make a million dollars are common. But CHOICE thought it was a nice coincidence that *The Sydney Morning Herald* published these two ads — one claiming that shares are better than property, and the other claiming property is the best investment — alongside each other. You may be confused, but not those hoping to profit from your investment dollars!

Last year alone, the ASC intervened in several agricultural investment schemes which were obliged to stop either advertising or marketing.

In one of these cases, the Afro Ostrich Farms company withdrew its advertising after an ASC investigation. The ASC thought the use of the expressions "Money Farm — watch your dollars grow", "Cash In!" and "The cash crop of the future" were likely to be misleading because they gave an exaggerated impression of the security and potential returns of the investment, which was described in the company's prospectus as "speculative".

TIP: As always, don't rely just on the selling point of a product's marketing. Get the investment's prospectus and read it carefully — especially the small print — before signing up. Understanding how risky it is before you invest means there's less chance of feeling deceived if you lose all or a substantial part of your money.

Be warned, however, that writing away for a prospectus may give rise to persistent calls from a representative of that company. A CHOICE staffer received about six calls at home from an ostrich farm company after she sent away for more information for this story.



REPORT

If most soap advertising is to be believed, using one product over another will give you skin like a beauty queen. But does it really matter which product you use? We answer some common questions about keeping clean.



All in a lather

IN BRIEF

■ All soap bars are essentially the same — if you like the perfume, colour, lather or price of one over another, then buy it.

■ It's theoretically possible for a soap or liquid wash to help your skin keep moist, if it contains enough oils, but how much remains on your skin to do this, rather than being washed off, is questionable.

■ You don't need an anti-bacterial soap for everyday use — ordinary soap or liquid wash and water will do the job.

Does it matter which soap bar I use?

THE SIMPLE ANSWER IS NO. UNLESS you have sensitive or problem skin, it doesn't matter if you use a 'no-name' soap or a fancier looking, high-priced one. Soap bars all perform the same function — they make the water wet your skin better and lift off the dirt.

The main differences between them are the colour, perfume, packaging and price. Some may also leave your skin feeling less dry (see *Can soap moisturise your skin?*, page 39). Cheaper soaps may be made using cheaper oils and perfumes, but they still perform the same function. So if you like one brand more than another, buy it.

What's the difference between a soap bar and a liquid wash?

While they perform similar functions, they're actually quite different products. Soap is made using a basic process that dates back centuries — animal fat (tallow, as it's known) and/or vegetable oils (usually coconut oil) are converted into soap through a reaction called saponification, which involves adding an alkali, generally caustic soda. Glycerine is a by-product of the reaction.

Liquid washes are detergents, which are synthetic cleaning agents made from by-products of the petrol-manufacturing industry. Although initially

developed for industrial use, they became common as a replacement for soap during World War II, when the ingredients for soap were scarce. Synthetic detergents can come in liquid or bar form and in a wide range of strengths and formulations — DOVE 'soap', for example, is a synthetic detergent bar, designed specifically for use on skin.

Experts don't agree on whether soap or liquid wash is better for skin. It's a highly individual thing — some people with sensitive skin react to one, some react to the other. If you have sensitive skin, see *What should I use if I have dry or sensitive skin?*, right.

Does soap remove bacteria?

Washing your hands with soap or liquid wash breaks down the oil and dirt on the surface of your skin and helps remove it. In doing so, loose bacteria caught up in the dirt will wash off. But soap or liquid washes won't remove all bacteria — nor would you want them to.

Most bacteria on your skin are harmless (they're known as 'resident flora'), and won't cause disease. Disease-causing bacteria are those you pick up after touching pimples or going to the toilet, for example. Washing your hands with soap and water should remove these offenders.

Antibacterial soap can be more effective, but unless you work in a food or health industry, there's no need to use one; even then, normal soap and

water would suffice in most instances. The reality is that the moment you touch something, you pick up more bacteria. So unless you're a surgeon, washing with soap and water is adequate for your daily hygiene, whether you're handling food, your own skin or your baby.

What are pH-neutral soaps?

Due to the way it's made, soap is naturally alkaline, while skin is slightly acidic; liquid washes tend to be less alkaline. pH-neutral soaps are neither acidic nor alkaline, and are claimed to be less irritating to the skin than normal soaps because they don't have as great an effect on the skin's pH balance.

In theory they're less likely to irritate sensitive or allergy-prone skin, but whether they really make any difference is a matter of debate, because your skin will return to its normal pH within two hours of being washed, no matter what type of soap or liquid wash you use.

What should I use if I have dry or sensitive skin?

Some people are sensitive to the perfumes, colours or preservatives used in soap or liquid washes. If you're in this situation, changing brands might help — different brands use different ingredients.

Otherwise, use a mild soap (one that is fragrance-free and pH-neutral), and only where it's really needed.

Some dermatologists recommend using cold cream or a fragrance-free moisturiser as soap — you rub it onto your skin, then wash it off with plain water. However, these products also usually contain preservatives, so if you react to one, try another brand.

You could also try using soap or liquid washes with extra oil or moisturiser, but look for products that are fragrance-free.

If you have particularly dry skin, try taking a bath instead of a shower — it won't wash off as much natural oil from your body, as the water temperature is lower, and as there is no constant rinsing action to wash off more natural oils than necessary, it's less damaging. □

Can soap moisturise your skin?

When you wash your skin with soap or a liquid wash, you remove an oily coating that prevents water in the skin's surface from evaporating (it's this water that keeps your skin moist). This can leave your skin feeling dry. A moisturiser essentially replaces natural oils by leaving a new oil barrier on your skin's surface.

A number of soaps and liquid washes claim to moisturise the skin. The dermatologists CHOICE spoke to said that if a soap or liquid wash contains a significant amount of oil, it's theoretically possible for it to replace natural oils by leaving another substance on your skin — but it's questionable how much will be deposited before being washed off.

Many soaps contain ingredients like lanolin and aloe vera, but often in such small amounts they have little or no moisturising effect on your skin.

The best way to be sure you're moisturising your skin is to use a moisturiser after you've washed and patted your skin dry. This will also smooth out dry, scaly skin, helping it to feel softer.

How often do I need to wash?

Unless you spend your day doing work that makes you particularly sweaty and dirty, you only need to wash once a day. And unless you have oily skin or smell strongly, your skin won't suffer if you wash even less frequently. This is especially important for elderly people who tend to have drier skin anyway.



If your baby isn't yet crawling around, chances are she or he doesn't need to be washed all over every day. When you do wash them, use a fragrance-free soap or liquid wash, or wipe them over with a fragrance-free moisturising cream or baby oil that can be wiped off or rinsed off in the bath. You can also put baby oil in the bath water.

CHOICE BOOKS' BESTSELLERS

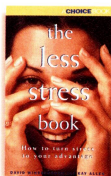


The Good British Bed & Breakfast Guide

The Good British Bed & Breakfast Guide contains full details of over 1100 of

the best affordable B&Bs, listed by area, that charge a maximum of £30 per head. Features and restrictions are listed. Also includes colour maps.

\$30 Code: BB&B



The Less Stress Book

The Less Stress Book is a down-to-earth, practical guide to coping with, surviving

and even flourishing on everyday stress. It includes explanations, case studies, checklists and exercises to help you manage stress.

\$16 Code: LSB



A-Z of Handy Hints

A-Z of Handy Hints is a compilation of folksy hints for everyday situations. Written in a

delightful and friendly way, it's not only useful but a fun read and a lovely gift.

\$15 Code: AZHH



How to Clean Practically Anything

How to Clean Practically Anything provides you with cleaning advice for every part of your home. It includes comprehensive

stain-removal guides, recipes for cleaning products, advice about hiring a professional cleaner and an easy-to-follow cleaning calendar.

\$17 Code: HCPA

The CHOICE Guide to Baby Products

Based on CHOICE's own tests plus research conducted especially for The CHOICE Guide to Baby Products, this book includes practical information about subjects such as cots, pramettes, car restraints, first-aid kits, childcare, maternity bras, feeding your baby, nappies, immunisation and safety.

\$16 Code: CBPA

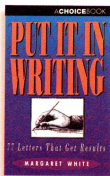
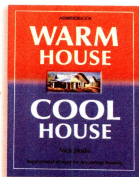


Warm House Cool House

Warm House Cool House inspires, encourages and explains how you can make your

home a comfortable and energy-efficient dwelling. Illustrated throughout with photos, sketches and plans (including a colour section), all the examples are Australian from all our different climatic zones.

\$27.50 Code: WHCH

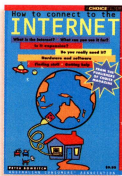


Put It In Writing

If you ever need to write a letter of complaint Put It In Writing can help.

Written by a solicitor, it provides a cool and effective reference to what your rights are and what letters you need to write. It includes 77 sample letters that can be adapted to suit your situation.

\$16 Code: PIW



How to Connect to the Internet

Whether you want to use the Internet for business or

pleasure, How to Connect to the Internet will point you in the right direction.

"A small price to pay for expert, unbiased, independent Internet advice." *Australian Net Guide*

\$10 Code: NET



How to Buy a Computer

In plain language, How to Buy a Computer offers

advice on deciding what you need and want when you buy a computer. It includes a glossary of computer terms and a tear-out checklist to take with you when you go shopping.

\$10 Code: HBC2



Extra Virgin

This luscious book looks at olives and olive oil in Australia. It covers

the origins of olives, what to buy and how to use them. *Extra Virgin* also includes recipes from some of Australia's best cooks using olives and olive oil.

\$30 Code: EVGN

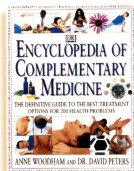


Remembering Well

Remembering Well is a sensible and sensitive book explaining the changes that happen

naturally in our memory. It also covers how our memory works, what factors can affect memory, what is a 'normal' memory change and what isn't, and useful strategies for dealing with memory change.

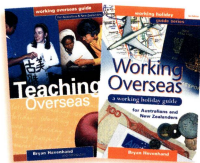
\$17 Code: RWEL



Encyclopedia of Complementary Medicine

A useful guide to deciding whether a complementary therapy is for you. Each therapy listed includes a detailed description and a key box about scientific evidence and medical support. Australian contacts are also listed.

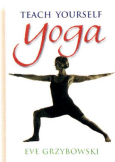
\$50 Code: EOCC



Working Overseas AND Teaching Overseas

Working Overseas looks at the variety of jobs that are available when you travel, while *Teaching Overseas* provides specific advice about teaching — including working as a conversational English teacher.

Working Overseas	\$20	Code: WOS
Teaching Overseas	\$17	Code: TOS
Both	\$35	Code: TWOS

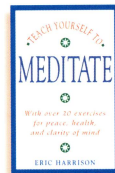


Teach Yourself Yoga

Teach Yourself Yoga offers easy-to-follow exercises and lesson plans particularly suitable for beginners.

The author includes advice for those with special conditions and a simple description of what yoga is and how it can benefit you in everyday life.

\$17 Code: TYY



Teach Yourself to Meditate

Teach Yourself to Meditate offers a

series of meditation exercises and techniques you can use to relax your body and your mind.

\$17 Code: TYTM

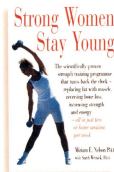


Get Your Message Across

Get Your Message Across offers clear and concise advice,

checklists and tips for a variety of media you may want to use, including brochures, reports, press kits, video scripts, Web pages and advertisements.

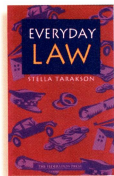
\$17 Code: GYMA



Strong Women Stay Young

Based on a scientific study, this book provides a strengthening exercise program for women over 30 that can improve health and vitality. It provides an at-home exercise plan and includes advice about incorporating the strengthening exercises into a gym program.

\$23 Code: SWSY



Everyday Law

Legal information on a variety of topics you may

come across every day. It doesn't replace professional legal advice but explains the issues in simple terms.

\$15 Code: EL

TEST REPORT

Baby carriers

A baby pouch or sling can provide a convenient and low-cost form of baby transport. But if you don't choose carefully, you won't get much use out of it.

IN BRIEF

■ We tested nine soft baby carriers for safety, comfort, security, durability and ease of use.

■ While many of the manufacturers claimed their carriers were suitable for newborns and babies up to around 10 to 12 months or more, we found that three weren't really suitable for newborns — and you're unlikely to want to use one at all after your child is about eight months old.

■ We were concerned about the safety of some of the carriers — see *Profiles* on pages 45 and 46 for details.



NEXT TIME YOU'RE GETTING ON the bus and struggling with your shopping, an awake (and unhappy) baby, a stroller and your bus money, imagine how much easier it would be with your baby still sleeping in a pouch nestled against your chest.

It's times like this when baby carriers come into their own. Apart from leaving your hands free when you're shopping, working around the house or contending with public transport, they're also great for taking a baby where strollers won't go — bush tracks or sand, for instance.

What type of carrier is best?

For babies up to six to eight months (depending on their size), a soft carrier — sling or pouch — worn across your front is ideal. Some give you the option of wearing them with your baby facing outwards, once they can hold their head up. While a younger baby might be quite content to snuggle in against its parent's body, older babies may prefer the greater freedom and viewing interest they get when facing outwards.

An older, bigger baby is likely to find a fixed-frame backpack more comfortable to ride in, as it offers greater freedom of movement. You'll probably prefer to carry the weight on your back, rather than your front, too.

Assessed by parents

We put nine soft carriers to the test, enlisting the help of seven parents with babies aged between four and 5½ months.

For two days our intrepid trialists put each of the baby carriers through its paces and rated them all for ease of use, comfort and the baby's security. A big thank you goes to all the parents and babies who took part in the trial.

Durability and safety

Baby carriers have come a long way since we last tested them almost 10 years ago, at least in terms of durability. The stitching on one of the last lot could be pulled apart by a single tug at the end of our tests, but this time they all passed our durability tests — stress tolerance and washability — with flying colours.

Unfortunately, though, we had some safety concerns about five of the carriers — the JOLLY JUMPER, KAPOOCHI, PIXIE POUCH, SAFE-N-SOUND and SNUGLI — see their *Profiles* (pages 45 and 46) for details.

Age and weight suitability

The manufacturers of the carriers we tested claim they're suitable for newborns and babies up to around 10

BABY CARRIERS

to 12 months or 10 kg, with some claiming up to 15 or 18 months. We found these claims to be exaggerated.

The carriers were assessed by paediatric physiotherapists, who were concerned that not all are suitable for newborns as claimed. The JOLLY JUMPER, PIXIE POUCH and SAFE-N-SOUND are too big for newborns, which can mean the armholes are too high, the front of the pouch sits too high under the baby's chin, or the carrier doesn't fit the baby snugly and securely. The cradle position of the TOMMEE TIPPEE is OK for a newborn, but the sitting-up position isn't secure enough.

Until babies develop head and neck control (at around two to three months), the carrier needs to be able to support the head. The NURSING MOTHERS' ASSOCIATION Clip On Baby Sling is fine for most newborns, but the back of the sling probably isn't high enough to support the head of bigger newborn or young babies. This may mean that there will be a time between newborn and the baby having head and neck control when they can't use the carrier.

As your baby gets older, he or she will also get taller, heavier and move around more. Realistically, you're unlikely to want to carry them around for any length of time in a soft carrier when they're more than about 8 kg, or about eight months old.

WHAT TO LOOK FOR

The carrier on the right has comfortable padded shoulder straps and a waistband that takes some of the baby's weight. The one on the left has a narrow waistband which ties. This is not as convenient as a buckle, and the waistband won't take much weight.

- Broad, well-padded shoulder straps. They should cross at the back to help distribute the load and stop them slipping off your shoulders.
- A good broad hip or waist strap will take some of the weight off your shoulders and limit sideways movement of the carrier, adding stability. Most of those we tested were too flimsy to take any weight, although they did help with stability.
- All straps should be fully adjustable: try the carrier on to make sure it will fit you and other potential wearers. Some of the adjustable carriers we tested (TOMMEE TIPPEE and PIXIE POUCH) didn't snugly fit trialists with smaller builds. As well, straps shouldn't be long enough to trail and get caught.
- You should be able to put it on and take it off reasonably

After this, a fixed-frame backpack or stroller would be more appropriate.

WHAT TO BUY

BABY BJÖRN Baby Carrier	\$90
NURSING MOTHERS' ASSOCIATION Clip On Baby Sling*	\$30



* Only available by mail order — contact the Nursing Mothers' Association on (03) 9885 0855.

None of the carriers was ideal. The BABY BJÖRN and NURSING MOTHERS' ASSOCIATION carriers passed the safety and durability tests and our trialists liked them best. However, both these models have age limitations — the BABY BJÖRN is fine for newborns, but may not suit larger, heavier babies, while the NURSING MOTHERS' ASSOCIATION sling isn't suitable for bigger babies without head control (see left).

Of the other models, the NOJO and TOMMEE TIPPEE scored well, and can be used from birth until your baby is too heavy to carry comfortably, although they don't have the facing-out option that older babies might prefer.

The profiles detail any problems the carriers in our test had.

Make sure there are no potential finger traps — this clip failed our finger entrapment test and poses a potential safety risk to a baby.



quickly and easily, and without assistance — look for clips and buckles that are easy to do up and release.

- For the baby's comfort, inside seams should be well-finished so they don't rub or chafe, and the carrier should allow some freedom of movement for head, legs and arms.
- Make sure the carrier has adequate head support if your baby hasn't yet developed head and neck control.
- Some carriers may make your baby uncomfortably hot in the warmer months — look for ones with a more open design.
- If you plan to use it for a few months, make sure it can accommodate your baby's growth.
- Double lining and double stitching offer greater strength and security. Make sure there are no points, sharp edges, choking or inhalation hazards, small loops, clips, buckles and so on, to trap small fingers or toes.
- Laundry care should be as easy and convenient as possible — ideally machine washable and dryer safe.



PROFILES

The baby carriers profiled here are in rank order from left to right. Prices shown are a good target to aim for when shopping around, based on nationwide checks in March 1998. Anything lower is a bargain. Trialists' comments are in *italic*.

Baby Björn Baby Carrier



Target price: \$90

Good points

- Equal best overall.
- Can be worn with the baby facing in or out.
- Simple design, easy to use and comfortable for

the wearer.

- Offers good head support, and is suitable for newborns.

- Trialists thought their babies were very comfortable and secure, with the baby fully supported.

Bad points

- Armholes small and not adjustable.
- Larger babies may be uncomfortable.

Nursing Mothers' Association Clip On Baby Sling



Target price: \$30

To buy: Phone (03) 9885 0855

Good points

- Equal best overall.
- Trialists thought this was the easiest to use.
- Comfortable for the wearer.

- Waistband adds security, but it's too flimsy to take much of the baby's weight.

- The baby is held securely.
- Small and compact — easy to fold and to take on outings when you're not sure if you'll need a carrier.

Bad points

- No specific head support — see above left for details.
- The baby's movement is restricted.
- No facing-out option.

NoJo Cuddle Me Soft Baby Carrier



Target price: \$40

Good points

- Comfortable for baby and wearer, with good padding and a weight-bearing waistband.
- Suitable for newborns.
- Can be tumble-dried.

Bad points

- Although the carrier scored quite well overall for security, trialists had mixed opinions about it — some thought it was fine, others thought it didn't fit very snugly against the body.
- No facing-out option.

Tommee Tippee Double Hugger



Target price: \$50

Good points

- Baby felt well supported and secure.
- Easy to use and reasonably comfortable for wearer.
- Can be worn with the baby

facing in or in a cradle position for newborns.

Bad points

- Straps not adjustable enough, particularly for smaller wearers.
- Trialists found the baby was squashed up against their body, restricting the baby's movement.
- No facing-out option.
- Sitting-up position is not secure enough for newborns.

Kapoochi The Switch Carry Pouch



Target price: \$60

Good points

- Can be worn with the baby facing in or out.
- The baby felt quite secure.
- Good adjustability for a growing baby.
- It can also be

used as a restraint in a shopping trolley.

Bad points

- The hook clips on the straps failed the finger entrapment test, posing a potential safety risk to the baby.
- Not very comfortable for the wearer and the complicated harness system made it awkward to use.

Safe-n-Sound Freestyle Two Way Baby Carrier



Target price: \$35

Good points

- Comfortable for wearer.

Bad points

- The facing-out position could be dangerous, as there is little support for the baby: "I felt my baby was going to

fall out forwards." CHOICE recommends you

don't use the carrier in this position.

■ Trialists thought the carrier was too loose and they needed to support their baby with their hand.

- Not very easy to get the baby into and out of the carrier.

- Too big for newborns.

NOTE: Kapoochi The Switch Carry

Pouches bought between January 1 and November 20, 1997, have been recalled because of a different safety problem with one of the buckles (the problem has been rectified, so models produced after this date aren't affected). If you own one purchased between those dates, it has to be repaired. Call 1800 648 749 for details.

	Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price (\$)*	Warranty (years)	Claimed age / weight range
equal	BABY BJÖRN Baby Carrier	Hannan International	Sweden	90	2	1 week to 10 months
	NMAA Clip On Baby Sling (A)	NMAA (A)	Australia	30	ns	Birth to 18 months
equal	NOJO Cuddle Me Soft Baby Carrier	Basically Baby	China	40	ns	Birth to 10 kg
	TOMMEE TIPPEE Double Hugger Baby Carrier	Jackel	Hong Kong	50	ns (B)	Birth to 4 months (cradle), birth to 10 months (up)
equal	KAPOOCHI The Switch Carry Pouch	Global Link Australia	China	60	ns (C)	Birth to 12 months (4 to 12 months facing out)
	SAFE-N-SOUND Freestyle Two Way Baby Carrier	Britax Child-Care Products	Taiwan	35	ns	Birth to 10 kg
equal	JOLLY JUMPER Deluxe Lovin' Snuggler II	Fitnesswise	China	40	ns	Birth to 15 months
	PIXIE POUCH	Tee Zed Products	China	40	ns	Birth to 12 months
	SNUGLI Double Take	Roger Armstrong	China / USA	30	ns (D)	Birth to 12 months (up to 10 kg)

Jolly Jumper Deluxe Lovin' Snuggler II



Target price: \$40

Good points

- Waistband adds stability (but it's too flimsy to take much of the baby's weight).
- Can be tumble-dried.

Bad points

- Too large for

a newborn.

- Trialists thought the thin straps could become uncomfortable after a while.
- The baby is allowed too much movement and trialists didn't feel they were held securely: "It didn't feel very secure without holding onto the baby."
- No facing-out option.

Pixie Pouch



Target price: \$40

Good points

- Simple design — quite easy to put the baby in, put it on and take it off.
- Can be worn on the wearer's front or back (with the baby facing in towards the body).

Bad points

- The majority of trialists felt the baby wasn't secure and rated it equal lowest for security: "I had to have one hand on the back of the carrier at all times to prevent the baby tipping too far back."
- The tie-up waist band had long trailing ends and could come undone.
- Not very comfortable — the baby sits too low on the wearer.
- The straps don't have enough adjustability, particularly for smaller wearers.
- The carrier is very large, and not suitable for a newborn.
- Hand-washable only.
- No facing-out option.

Snugli Double Take



Target price: \$30

Good points

- Can be worn with the baby facing in or out.
- Good size for newborns when facing in.
- Trialists thought their baby was comfortable.

- Can be tumble-dried.

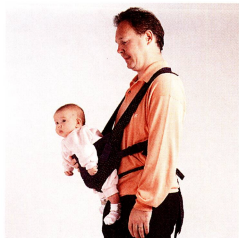
Bad points

- Difficult to get the baby into and out of the carrier.
- The majority of trialists felt the baby wasn't secure, and rated it equal lowest for security: "I worried about the forward and sideward movement, and found that I walked with one arm supporting the baby and carrier."
- Facing-out position may be uncomfortable for small babies, as the front of the pouch comes up too high under their chin.



The Tommee Tippee (left) can be worn with the baby facing in, or in the cradle position for younger babies like this one.

CHOICE recommends that the Safe-n-Sound (right) is not used in the facing out position. It could be dangerous as there's little support for the baby.



	4	5	6	7	8	9	10	
Facing-out on	Entrapment hazards	Laundry care	Durability	Ease of use score (%)	Comfort score (%)	Security score (%)	Overall score (%)	Brand / model (in rank order)
	Pass	Machine wash, drip dry	Pass	75	85	80	80	BABY BJÖRN Baby Carrier
	Pass	Machine wash, drip dry	Pass	90	75	80	80	NMAA Clip On Baby Sling (A)
	Pass	Machine wash, dryer-safe	Pass	75	75	75	75	NOJO Cuddle Me Soft Baby Carrier
	Pass	No instructions given (H)	Pass	80	65	85	75	TOMMEE TIPPEE Double Hugger Baby Carrier
	Fail	Machine wash, drip dry	Pass	60	55	75	65	KAPOOCHI The Switch Carry Pouch
	Pass	Machine wash, drip dry	Pass	65	70	65	65	SAFE-N-SOUND Freestyle Two Way Baby Carrier
	Pass	Machine wash, dryer-safe	Pass	70	60	55	60	JOLLY JUMPER Deluxe Lovin' Snuggler II
	Pass	Hand wash, drip dry	Pass	75	55	45	60	PIXIE POUCH
	Pass	Machine wash, dryer-safe	Pass	60	70	45	60	SNUGLI Double Take

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in March 1998.

ns Not stated.

(A) Nursing Mothers' Association of Australia. Available only by mail order. Contact the NMAA on (03) 9885 0855.

(B) No information was provided with the product, but the manufacturer says it will replace (or refund) a product faulty at purchase.

(C) No information was provided with the product, but the manufacturer says there is a

12-month warranty on plastic components and a 'lifetime' warranty on the carrier.

(D) No information was provided with the product, but the manufacturer says there is a 12-month warranty.

(E) It has a cradle position for very young babies.

(F) CHOICE recommends you don't use the facing-out position — see picture below left.

(G) It can also be worn on your back, with your baby facing forwards.

(H) We washed this model in a washing machine and it was fine.

1 Warranty

Only one carrier — the **BABY BJÖRN** — came with a stated warranty. The manufacturers of three other carriers told us they were guaranteed (see footnotes), but how would you know this? All warranty information should be provided with the product.

2 Claimed age/weight range

This is the manufacturer's recommended age or weight range for babies using the carrier. Many of the carriers are not really suitable for newborns, and at 10 to 12 months your baby may be too heavy to carry around on your front — see *Age and weight suitability*, page 43, and the *Profiles* on pages 45 to 46, for more on this.

3 Facing-out option

Some carriers can be used with the baby facing outwards, as well as facing in towards the parent. The carriers weren't fully trialed in the facing-out position.

4 Entrapment hazards

These are a particular concern for baby and child products. The entrapment hazard test from the Australian standards for toys and cots were used to determine whether there were any potential finger traps on the baby carriers.

5 Laundry care

Each carrier was washed and dried according to the instructions. Machine-washable carriers were washed with warm water on a gentle cycle. There were no signs of deterioration,

including fading, shrinkage or damage to stitching, after four washes.

6 Durability

Carriers holding a baby-shaped 7.5 kg weight were tested on a rig designed to simulate a year of stress from lifting and using the carrier. We looked for deterioration, fatigue and failure of clips, buckles and stitching.

7 Ease of use score

Trials rated how easy each carrier was to use. Tests included:

- Adjusting straps, belts and buckles to fit.
- Putting the carrier on and securing straps, belts and buckles.
- Putting the baby into the carrier (with some carriers the baby goes in before you put the carrier on, with others the baby goes in when the carrier's on).
- Taking the carrier off (trying not to disturb the baby).
- Taking the baby out of the carrier.

8 Comfort score

Trials took their baby for a walk along a set course (including up and down stairs) in each carrier to determine how comfortable it was for both wearer and baby. The comfort score is an average of the wearer's comfort and how comfortable the baby appeared to be.

9 Security score

Trials rated how secure they thought the baby felt in the carrier both when walking on the course and when bending down to pick something off the floor while carrying the baby in the facing-in position.

10 Overall score

Ease of use, comfort and security were weighted equally to arrive at the overall scores, which were rounded to the nearest 5.



Despite manufacturers' claims, you probably won't want to use a carrier when your baby is over 8 months or so. It might be OK for your baby, but uncomfortable for you.

Beating the millennium bug

A simple computer problem (not recognising the year 2000)

is threatening to cause havoc. Which household appliances could be affected?

What are some simple remedies?

IN BRIEF

- The millennium bug may affect all electronic appliances in your household that display the date or rely on it to function properly.
- Older products are more likely to be affected than those bought recently or from now on.
- Problems caused by the millennium bug in your home are likely to be minor, and you can probably fix them easily.

COMPUTERS ARE INFLUENCING more and more aspects of our daily lives — from electronic household goods to the way businesses, services and government departments work. With the new millennium closing in, all this computer equipment may be in trouble: it may carry the so-called millennium bug.

What is the millennium bug?

Many computers, software and electronic appliances only record the last two digits of a year as part of a date — for example, 98 for 1998. So they can only recognise a set of 100 years, and in most cases that's from 1900 to 1999. Consequently, if you type in 00 for the year 2000, they will in fact read 00 as in 1900.

This can obviously cause big trouble if a computer program or an appliance relies on the date to work properly — even more so if a calendar function is involved (for example, with your VCR):

- While 1900 started on a Monday, January 1, 2000, will be a Saturday. So weekday and date would be mismatched if your appliance reads 00 as 1900.
- And while 2000 will be a leap year, 1900 wasn't, so the appliance wouldn't recognise February 29, 2000.

The potential consequences vary from being just annoying (for example, you may need to reset the date on your fax machine) to potentially life-threatening (such as if air traffic control systems or electronic medical equipment don't function properly).

How it can affect you

There are a number of household appliances that record the date and could be affected. To find out whether any of yours is affected, try to set them now

to, say, February 29, 2000, or to December 31, 1999 (11.59 pm, if possible), and see whether they tick over correctly.

- With some appliances, such as your **mobile phone**, **electronic clock** or **fax machine**, you may only need to readjust the day to the correct date if the test fails.

■ **Electronic organisers** and **VCRs** rely heavily on their electronic calendars. If they don't recognise 2000, weekdays and dates will be mismatched.

However, there's a solution. Go back to the future and set the year to 1972 — like 2000, it started with a Saturday and was a leap year.

- Your home **computer** may have two problem areas: the operating system and programs you use.

On PCs, you can reset the date of the operating system manually using the DOS DATE command (see your DOS manual). Macintosh computers already recognise dates well into the next millennium.

Programs that make date calculations or use a calendar include spreadsheets, databases, electronic calendars, email programs and accounting software. Recent versions of some programs can already cope with four-digit years, or are programmed to accept a set of 100 years that runs from, say, 1920 to 2019, instead of from 1900 to 1999.

New products

Electronic products you've bought recently or will buy from now on are likely to be able to handle the new millennium. However, it won't hurt to check or ask for a written guarantee from the retailer before you buy.

We assessed whether 14 VCRs (tested for CHOICE, January/February 1998) and seven plain-paper fax machines (CHOICE, October 1997) could cope. None of them had any problems. □

CHOICE Products

We're sorry CHOICE can't provide a freecall service: it's too expensive to redirect our income from testing products and services, and representing consumers.

Payment method

The winner of the 28th Subscriber Draw is Mr Ray Henderson of Gosford, NSW.

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We're sorry CHOICE can't provide a freecall service; it's too expensive to redirect our income from testing products and services, and representing consumers.

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We are completely independent. We buy all the products we test at random in the marketplace; we never accept products to be tested as gifts or loans from manufacturers or retailers. We are not beholden to any commercial, government or union interests, and we don't accept advertising, paid or unpaid. Our income is derived from the sale of CHOICE and our other publications and products.

We test and rate products and services. Our ratings are usually based on quality without regard to price, and are derived from lab tests, expert judgments and reader surveys. If a product is high in quality and relatively low in price, we deem it a **Best Buy**. A rating applies only to the brand and model tested, not to other models sold under the same brand name, unless so noted. We can't conduct special tests or provide information about tested products beyond what appears in CHOICE. Financial information in CHOICE is of a general nature, and is not intended to be advice on individual investments which should or should not be made.

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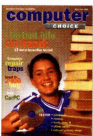
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Manager: Raja Rajagopal. **Contact:** Jeanette Dwyer on (02) 9577 3333.



RECALLS & BANS

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: Golden Buffalo Furniture has recalled Golden Buffalo-Toscana Furniture fitted with electrical 2V halogen lights used in conjunction with a 240-12 volt isolating transformer, sold in ACT, NSW, Queensland, SA and Victoria.

The problem: You will receive an electric shock if you make direct contact with the wires.

What to do: Stop using the lights immediately and unplug them from the power supply. Contact Golden Buffalo Furniture service department to have the product repaired or for further information, on (02) 9792 3077 or 9130 5552.

THE PRODUCT: Go-Lo has recalled mobile phone-shaped cigarette lighters.

The problem: The lighters don't have a child resistant feature and are a potential fire burn risk to children.

What to do: Stop using the lighter immediately. Return it to the Go-Lo store of purchase for a full cash refund. For further information, contact Go-Lo head office on (02) 9824 2477.

THE PRODUCT: Stihl has recalled the Viking lawnmower, models MB 440Q, MB 445 and MB 450 (18" deck), serial nos. 34857675 to 37413272.

The problem: The cutting disk may become detached from the drive shaft on these models, risking injury to the operator or people nearby.

What to do: Do not use the lawnmower. Return it to your nearest Stihl specialist dealer where the machine will be inspected, and bolts and torque settings will be checked free of charge. For the location of your nearest dealer and for further information, contact Mr Graeme Black, Technical Service Manager, on 1800 337 927.

THE PRODUCT: Nationwide Import & Export has recalled its Christmas lights sold in the western Sydney region:

- Nature Light set, 140 lights
- Miniature Light set, 200 lights
- Stars, 100 bag pack
- Lite Tree Top, 55 lights
- Corrugated Pipe Snake, 140 lights

The problem: Lamp holders have live terminals that can come into contact with tinsel, and there is insufficient insulation in the plugs, posing an electric shock hazard.

What to do: Don't use the lights. Unplug from the power source. Return the lights to the place of purchase for a full refund. For further information, contact (02) 9644 4923.

THE PRODUCT: Target has recalled Metro baby cots, in beech and beige, and Abbottsford baby cots, in birch; sold nationally through Target and Baby Target stores from July 30, 1997 to February 25, 1998.

The problem: The glue on the end vertical railings of the cot dropside may weaken, causing it to pull apart.

What to do: Stop using the cot. Contact Target to arrange for the replacement of the dropside, on 1800 814 788.

THE PRODUCT: Maxim Housewares has recalled its electric carving knife model 9090, sold in NSW, Queensland and Victoria.

The problem: The knife may not have a grey plug covering a recessed, visible screw at the base of the unit and may pose an electric shock hazard.

What to do: If the screw is not covered, don't use the knife. Return the base/handle only to Reply Paid 92, Maxim Housewares, PO Box 393, Mordialloc, 3195. For further information, contact (03) 9585 4660.

THE PRODUCT: Cigweld has recalled some products containing oxygen hose nuts sold nationally between December 1, 1997 and March 31, 1998:

- Hose connections: LP112 Kit hose conn 5 mm; 308689 Kit hose conn 5 mm; 308691 Kit hose conn 10 mm; 308670 Conn right angle RH
- Welding hose: 308606 Hose Oxygen 5 m; 308558 Hose Twin Oxygen 4 m; 308693 Hose Twin 5 m; 308694 Hose Twin Oxy-acet 10 m; 308624 Hose Twin Oxy-acet 15 m; 308815 Hose Twin

Oxy-acet 20 m; 308755 Hose Twin Oxy-LPG 5 m; 308834 Hose Twin Oxy-LPG 20 m.

■ Welding outfits: 308144 Comet 3 Professional; 308145 Comet 3 Trade Pak; 308146 Colt Tradesman

■ Accessories: R121 Conn Y-piece RH; 308524 Valve Control RH; 308571 Valve RH 2 mm; 307128 Conn 1/2 UNF-5/8-18; 333199 Plug 5/8 RH

The problem: Oxygen hose nuts may be incorrectly threaded, and could result in oxygen gas being released. Oxygen enriched fuel gas, fabric or other combustible material can be easily ignited by a naked flame.

What to do: Stop using the product immediately. Contact Cigweld to have it tested for leaks, on 1800 683 120. For product information contact: ben_wilson@thermadyne.com

THE PRODUCT: Nufarm has recalled BUFF-FLI-DI Insecticidal Concentrate (500 mL & 5 L) and Pharma-chemical Co Diazinon 200 Insecticidal Concentrate (250 mL, 500 mL and 5 L). Nufarm ceased manufacture and withdrew BUFF-FLI-DI Insecticidal Concentrate (200 g/L) from sale in August 1996; and also recalled Pharma-chemical Co Diazinon 200 Insecticidal Concentrate at this time.

The problem: When diazinon comes in contact with trace amounts of water, it can start to break down to toxic materials. The presence of such breakdown products may not always be detected visually. Some instances of organophosphate poisoning of cattle have been reported. Furthermore, these products have now exceeded their two year shelf life.

What to do: Stop using these products immediately. Contact Nufarm on (03) 9282 1293 or 1800 033 498 to arrange collection of the containers and contents. For more information contact: craige.allan@aufarm.com

THE PRODUCT: The Reject Shop has recalled the Rangier-Wagenheber Hydraulic Trolley Jack 2000 kg, sold between August 1, 1997 and March 4, 1998.

The problem: The jack's nominated capacity is 2000 kg but its actual capacity is about 1750 kg, and it may be unsafe. The jack does not comply with the mandatory product safety standard, and does not carry all required markings including operating instructions. The

instruction manual provided does not include all the required safe usage instructions.

What to do: Do not use the jack. Return it to any of The Reject Shop stores for a full refund. For further information, contact: (03) 9371 5555 (ph) or (03) 9372 1211 (fax).

THE PRODUCT: Rover Australia has issued a safety notice for Land Rover Discovery vehicles built from January 1994 to December 1995, and Range Rover Classic vehicles built from January 1994 to July 1995, and fitted with driver's airbag in the following VIN ranges:

- Discovery: LJ081991 to LJ200000
LJ500000 to LJ557881
LJ700000 to LJ754229
- Classic: LH647645 to LH664120

The VIN is displayed on the vehicle identification plate at the passenger's side of the dash fascia when viewed through the front windscreen and also on the identification plate fixed to the radiator support panel.

The problem: A short circuit in the steering column harness may occur, causing overheating and possible triggering of the airbag.

What to do: Return the vehicle immediately to your nearest Range Rover dealer to have it checked and fitted, free of charge, with a fusible link to the steering column airbag harness. For inquiries, contact your Rover Australia Regional Office: NSW (02) 9685 5111; Qld (07) 3834 4890; Vic & Tas (03) 9690 0510; WA, SA & NT (08) 9402 7563.

The June issue of CHOICE includes the four-year index (July 1994 to June 1998), which starts on page 25.



Get rich when?

"Congratulations! You are a cash winner."

THE CANADIAN 'WORLD CURRENCY Transfer Reserve' has sent Karen and Bruce Bowmer several letters promising great riches from the International Spanish Lottery. Fortunately the Bowmers were too sceptical to get

dragged in — the NSW Department of Fair Trading is currently working with the Canadian Mounties to shut down this 'get-rich-quick' scheme.

Every year we receive hundreds of examples of illegal scams from our subscribers, including:

■ **Phony prizes and lotteries:** The Bowmers' 'opportunity' was an example of these. It promised "gigantic multi-million dollar cash prize jackpots", but there's no proof the lottery's real.

■ **Pyramid selling:** You earn money by recruiting other people to the scam, who then recruit others and so on. The problem

is that the schemes collapse long before they pay off for all but the people who start them. One example is the Self-Help Co-operation Program, which claims you can make \$500,000 by spending \$150.

■ **Illegal business opportunities:** Scheme-selling letters offer 'reports' on how you can get rich quick. What you get for your money is information on how to use the same scam on other people.

■ **Investment scams:** Earlier this year the Australian Securities Commission (ASC) closed down the Wattle Group loan investment scheme, which had about \$130 million of investors' money. But according to the ASC, it was inevitable the scheme would collapse. Like a pyramid scheme, the Wattle Group scheme apparently depended on new investors to pay returns to other lenders.

Scam spotting

Scams are different from genuine direct-marketing schemes that offer rewards for selling products. So what should you look for?

■ **Promises of large amounts of money:** Or, 'if it seems too good to be true it probably is'. The Wattle

Group scheme promised a 50% interest rate and offered up to 50% commission to brokers who introduced new investors.

■ **Ridiculous guarantees:** Such as "the multi-level mail order marketing program works perfectly, 100% EVERY TIME".

■ **Demands to 'do it today':** The Bowmers (left) have received a series of letters, each insisting they are running out of time to get rich.

■ **Claims they're legal overseas:** World Currency Transfer claims, "Managed under federal law, all cash winnings are 100% safe and guaranteed by the full faith and trust of the Spanish National government." But neither of these claims applies in Australia.

■ **False claims they're legal here:** One testimonial for a scheme-selling scam claimed, "I even checked with Australia Post to verify that this program is legal. It definitely is." But what Australia Post would think is irrelevant; the Trade Practices Act classifies it as illegal.

■ **Scams warning against scams:** The Edward L Green scam, which has been around for about 15 years and seems to be undergoing something of a resurgence, generously tells you, "Not only are chain letters illegal, but the risk of someone breaking the chain makes them unattractive."

What can you do?

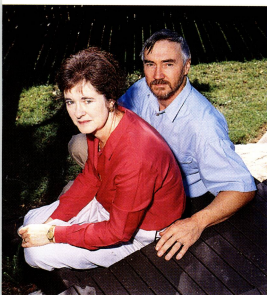
■ **Don't participate.** Scams that originate in Australia can lead to fines of \$40,000 for individual promoters and \$200,000 for companies.

■ **Never give out your bank account or credit card details if you're suspicious.** If you lose money by participating, it's very difficult to get it back.

■ **Write to the promoters and ask to be removed from their mailing list.** Bruce Bowmer thinks he's got free of World Currency Transfer this way.

■ **The Department of Fair Trading or Consumer Affairs in your state can usually tell you if something is a scam.** If you think you've found one, let them know.

■ **You can 'slam a scam' at the Australian Competition and Consumer Commission Internet site (www.accc.gov.au) or by calling 1800 802 715.** If you think you've found an investment scam, call the ASC on 1300 300 630. □



Bruce and Karen Bowmer didn't fall for the 'get-rich-quick' message of the highly dubious International Spanish Lottery.